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INCOMES IN ONTARIO

A Poverty Profile

Economic Planning Branch
Policy Planning Division
Department of Treasury and Economics

Hon. Charles S. MacNaughton
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and Minister of Economics

H. Ian Macdonald
Deputy Minister

October, 1970 ✓



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As Mr. Micawber said,
"Annual income twenty pounds, annual
expenditure nineteen, nineteen and
six, result happiness. Annual income
twenty pounds, annual expenditure
twenty pounds ought and six, result
misery. The blossom is blighted,
the leaf is withered, the God of day
goes down upon the dreary scene, and -
and in short you are for ever floored.
As I am!"

PREFACE

The subject of poverty and income maintenance programs has been receiving increasing attention by the public, the press and governments in recent years. Although a great many words have been written about poverty and low income people, there is surprisingly little statistical information on income distributions of the population and on the characteristics of the low income groups.

This report provides some background information on the numbers of people in various income categories, a number of definitions of poverty levels, present programs of income support in operation in Ontario, and a review of a number of proposals for guaranteed annual income and negative income tax. The study does not indicate which level of income support is appropriate, nor what measures are most suitable for income maintenance in Ontario. The information in this report will, however, be useful as a basic input to the review and change of present public programs of income maintenance.

The report was prepared by Miss Catherine Goodman, with advice and assistance from Mrs. Helen Salisbury and Mr. John Burkus in the Economic Planning Branch. Members of the Department of Social and Family Services deserve special thanks for their patience in providing information on their programs and the numbers and types of persons on public assistance programs. In addition, the Research and Statistics Division of National Health and Welfare, the Ontario Health Services Insurance personnel, and Ontario Hospital Services Commission kindly provided relevant data.

C. P. Honey,
Director,
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INCOMES IN ONTARIO: A POVERTY PROFILE

SUMMARY

Chapter I Income Distribution in Ontario

Incomes of all people in Ontario have increased significantly over the past fifteen years but the relative shares have remained virtually unchanged. However, twenty per cent of Ontario families at the lowest end of the income scale received a slightly smaller percentage of family income in 1969 than they did in 1954.

The patterns of income differentials for different age and sex groups have also been consistent over time. Both unattached females and families with female heads had lower incomes than their male counterparts. For both males and females, incomes were much lower in the very young and very old age groups. There are a larger proportion of females and families with female heads receiving low incomes than males and families with male heads. However, there were numerically four times as many families with male heads in the lower income groups in 1967 than there were families with female heads. On the other hand, about two-thirds of the unattached individuals in the low income groups were women.

Chapter II Characteristics of the Poor

There are varying estimates of the minimum level of income necessary for a family to enjoy a decent standard of living. This

report has examined the established poverty levels of various agencies to try to determine the extent of poverty in Ontario. Depending on the definition of the poverty level, the extent of poverty in Ontario ranges from 14 per cent to 30 per cent of the population.

There are at present about half a million people in Ontario who are covered by some kind of income maintenance scheme. There still remain a substantial number of persons below the poverty line, however defined, who are not covered by any income maintenance scheme except perhaps family allowances.

A large proportion of the low income people not covered are the working poor and these may have a health problem, a location problem, or a low skill problem. These disadvantages make them marginal members of the labour force to whom labour market policies and retraining programs are of minor assistance. Many of these people can operate at a level which will partially maintain themselves but will not give them an adequate income by present social standards. Assistance in training and re-location is useful for the younger members of this group but often the social and economic costs of family re-location are much greater than the additional earning power justifies.

We also find that certain areas of the province have a higher incidence of poverty than other areas, notably the Georgian Bay area, where much of the industry is marginal and where there has been a long-term outward migration of the better skilled and better educated.

Chapter II outlines some of the characteristics of the poor, and has briefly examined income distributions in relation to educational levels, source of income, regional variations and low-wage industries.

Chapter III Income Maintenance in Ontario

In Ontario the main income maintenance programs are the family benefits program, the general welfare assistance program, the old age security program, the guaranteed income supplement program (for those on O.A.S. who have no other or very limited resources) and family and youth allowances. In addition there are programs which are operated by governments but largely financed on an insurance basis - Unemployment Insurance, Workmen's Compensation, Ontario Hospital Insurance and Ontario Medical Insurance.

Provincial and municipal government programs - family benefits and General Welfare Assistance - are mostly designed for specific groups and are based on need. The federal programs tend to be universal schemes tied to specific age groups in the population.

Chapter III briefly examines income maintenance programs that operate in Ontario.

Chapter IV Proposed Income Maintenance Schemes

The increasing costs of present income maintenance programs along with a growing discontent with the results of these programs

have led people to look for more effective income maintenance schemes. The most popular suggestions have been a Guaranteed Annual Income or a Negative Income Tax Scheme. Chapter IV has examined a few of these schemes and has calculated the direct costs in Ontario of some of the proposed suggestions. The total costs of present programs which combine aspects of several types of programs are also included in this chapter.

CHAPTER 1

INCOME DISTRIBUTION IN ONTARIO

The rapid growth of the Ontario economy in recent years has been reflected in a rise in the total income levels of the population. There are slight shifts in the proportion of output going to the various groups in the province but the entire population appears to be sharing in the increase. Many government programs are designed to redistribute income in such a way as to increase the share going to the lower income groups. However, there is evidence that despite old age pensions, more liberal welfare programs, unemployment insurance, etc., there has been very little change in the patterns of income distribution over time. If anything, in periods of very rapid economic growth, there is a short-term shift in incomes to the middle and upper end of the scale.

There has been an approximate doubling of monetary incomes in Ontario during the past 15 years. About half of this increase represents a gain in real income and about half has been absorbed by price increases. With this rise in average income levels, incomes of all groups have moved up thus shifting the whole income distribution curve upward.

Despite the fact that average real incomes for all families have increased significantly in recent years, the income position of the poorer groups has worsened. Incomes of the unattached poor have shown a slight improvement but poor families have become relatively

poorer. In the past 15 years the share of total income going to the lowest quintile of the population has decreased by 15 per cent. Thus, in 1969 the 20 per cent of families at the lowest end of the income scale received about 6.7 per cent of all family income in Ontario as compared with 7.9 per cent in 1954. Unattached individuals, on the other hand, were receiving a slightly larger share in 1969 than in 1954 - 4.0 per cent as compared with 3.1 per cent in the earlier period. The relative economic position of the poor has, on balance, deteriorated. They are receiving proportionately less of Ontario's output than they were 15 years ago.

An examination of incomes by age and sex illustrates the lower earning capacity of females. In 1967, the average income for families with female heads was \$5,660, in comparison with an average of \$8,860 for families headed by males. In the main labour force age groups, up to 55, incomes of families with male heads were about double the level of those with female heads. This may in part be the result of the looser attachment of females to the labour force. For example, figures from the Labour Force Survey indicate that in March 1970 28.6 per cent of employed females worked less than 35 hours a week. The comparable figure for males was 10.5 per cent.

In the over-65 age group, families with female heads were relatively better off than those with male heads, averaging \$6,900 per year as compared with \$5,900 per year. This is a reflection of the tendency in Canada for people to be over-insured and the trend toward survivor rights in pension plans, which leaves the widow better off

Table I

Percentage Distribution of Families by Income,
Selected Years - Ontario

	Non-Farm Families				All Families		
	1954	1957	1959	1961	1965	1967	1969*
less than \$1,000	3.1	3.0	1.9	2.0	1.9	1.8	1.6
1,000 - 2,000	6.7	9.5	6.6	5.3	3.9	2.5	2.3
2,000 - 3,000	14.7	12.2	8.9	8.4	5.6	5.2	4.2
3,000 - 4,000	24.6	16.4	14.2	10.6	7.5	5.9	4.8
4,000 - 5,000	19.2	17.3	20.0	16.7	9.2	6.8	5.6
5,000 - 6,000	}	14.4	16.8	16.9	12.6	10.4	8.9
6,000 - 7,000		9.3	10.5	14.0	14.0	11.2	11.0
7,000 - 8,000	}	13.0	8.0	8.6	10.5	11.0	}
8,000 - 10,000			7.4	10.2	16.6	16.5	
10,000 - 15,000	}	}	4.3	5.8	13.8	20.9	}
15,000 +			1.5	1.5	4.4	7.8	
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Income	\$ 4,591	4,997	4,916	5,773	7,290	8,446	9,544

* Figures for 1969 were estimated by the Economic Planning Branch.

Source: Canada, Dominion Bureau of Statistics,
Distribution of Non-Farm Income in Canada by Size, 1954, 1957, 1961
Income Distributions by Size in Canada, 1965
Income Distribution and Poverty in Canada, Preliminary Estimates, 1967

Table II

Percentage Distribution of Unattached Individuals by Income,
Selected Years - Ontario

	Non-Farm Unattached Individuals				All Unattached Individuals		
	1954	1957	1959	1961	1965	1965	1969*
less than \$1,000	36.6	36.4	34.9	33.1	20.9	20.9	11.8
1,000 - 2,000	23.2	22.7	21.5	19.4	16.9	16.9	24.2
2,000 - 3,000	21.8	16.8	16.6	15.2	12.1	12.1	10.9
3,000 - 4,000	11.9	13.7	14.8	13.3	17.0	17.0	11.3
4,000 - 5,000	4.2	6.0	7.1	10.3	13.4	13.4	13.7
5,000 - 6,000	}	1.9	2.8	3.6	9.3	9.3	9.5
6,000 - 7,000		1.0	1.5	2.4	4.1	4.1	7.5
7,000 - 8,000	}	}	0.3	1.2	1.2	1.2	4.0
8,000 - 10,000			0.4	0.9	3.9	3.9	4.0
10,000 - 15,000	}	}	-	0.3	0.9	0.9	2.2
15,000 +			0.1	0.3	0.3	0.3	0.9
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average Income	\$ 1,813	1,973	2,067	2,375	3,225	3,225	3,731
							3,992

* Figures for 1969 were estimated by the Economic Planning Branch

Source: Canada, Dominion Bureau of Statistics,
Distribution of Non-Farm Income in Canada by Size, 1954, 1957, 1961
Income Distributions by Size in Canada, 1965
Income Distribution and Poverty in Canada, Preliminary Estimates, 1967

than the family was before the husband died. In addition, there may be more over-65 female heads of families living with unmarried children who also work.

Among both males and females, incomes were much lower in the very young and very old age groups. While proportionately there are many more females and families with female heads receiving lower incomes than males and families with male heads, there were numerically four times as many families with male heads in the lower income group in 1967 than there were families with female heads. About two-thirds of the unattached individuals in the low income groups were women.

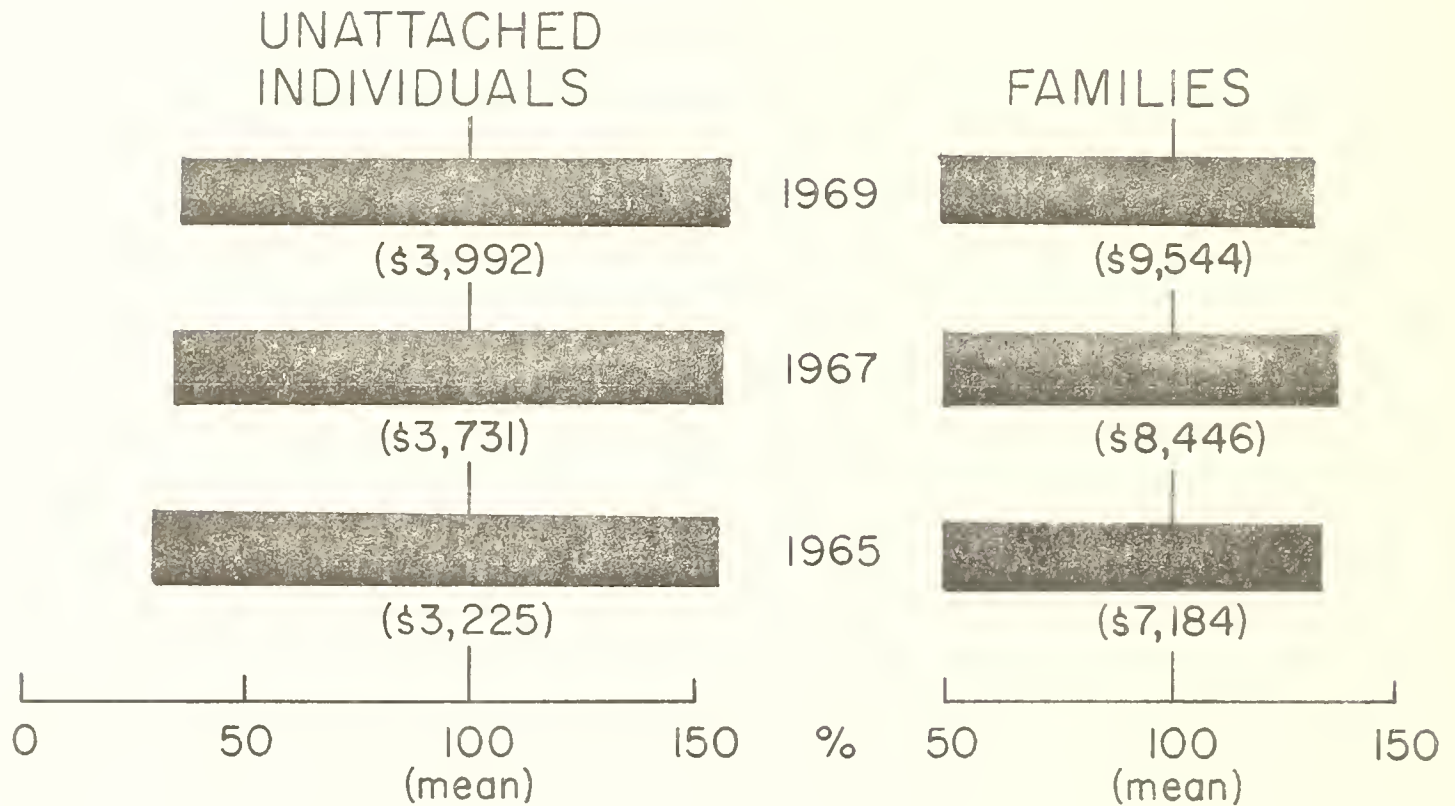
The spread of incomes for both unattached individuals and families is staying fairly constant but as the chart below shows there is much greater concentration of family incomes around the average than there is of incomes of unattached individuals. Thus, the average income of unattached individuals in 1969 was \$3,992 and the middle 60 per cent of those individuals had incomes between \$1,350 and \$6,200. On the other hand, family incomes averaged \$9,544 and the middle 60 per cent of all families earned between \$5,150 and \$12,550.

Over the past 15 years there has been a shift towards a greater percentage of higher family incomes. There are a number of factors which can account for this trend toward higher incomes. The increased participation of married women in the labour force is the biggest single factor accounting for higher family real incomes in recent years. Another major factor contributing to higher family incomes is the great wage and salary increases of the past five years due to the inflationary conditions of the recent period. Increasing capital accumulation

CHART I

INCOME SPREAD

1st quintile to 5th quintile



Note: The distributions show the variation around the average income of the incomes of the middle 60% of income groups.

and the resulting increase in labour productivity have also contributed to higher wages. Still another but less significant factor contributing to higher incomes is the increasing numbers of highly-trained people moving into the labour force.

In 1969 nearly one-third of all families in Ontario had incomes in excess of \$10,000, whereas in 1954 only about 4 per cent of families had such large incomes. Moreover, this increase has not been gradual. Inflationary pressures have greatly accelerated the increase in income in the past nine years. From 1954 to 1961 the percentage of families with incomes greater than \$10,000 increased from 3.8 to 7.3; in 1965 the percentage was 17.8; and in 1967 the percentage of families earning more than \$10,000 increased to 28.7.

Table III shows the percentage distribution of individuals by income, Ontario, 1951-1967. The percentage of individuals earning less than \$1,000 remained fairly constant from 1961-1965. However, between 1965 and 1967 the percentage of individuals in this income category decreased from 23 per cent to 15 per cent. Most of the persons in this income category are persons receiving Old Age Security payments. Old Age Security payments were increased in 1967 and the Guaranteed Income Supplement was introduced at the same time giving recipients an annual income greater than \$1,000.

There have been major shifts in certain income categories. Income levels do not appear to rise gradually but shift sporadically. Thus, between 1951 and 1959 we can see individuals shifting out of the

\$2,000 to \$4,000 income category into the \$4,000 to \$5,000 income category. From 1961 through 1965 there appeared to be a major shift into the \$5,000 to \$10,000 income group, and from 1967 through 1970 the major shift has been into the \$10,000 and over income range.

Incomes of Unattached Individuals

The average income of unattached individuals in Ontario in 1969 was just under \$4,000 per year as compared with \$3,700 in 1967 and \$3,200 in 1965. Twenty per cent of the unattached individuals have incomes of less than one-third of the average. Thus, in 1969, one-fifth of the group had incomes of \$1,350 or less.

There has been a considerable shift towards higher incomes in the past 15 years. Again, this shift has not been gradual with the percentage of people in certain income categories exhibiting sharp increases accompanied by sharp decreases in other income categories. The proportion of unattached individuals earning between \$4,000 and \$7,000 increased from 5 per cent in 1954 to nearly one-third of all unattached individuals in 1969. This was accompanied by a sharp decrease in the percentage of unattached individuals earning less than \$4,000, and especially those with incomes less than \$1,000. It will be noted, in Table II, that the percentage of people with incomes less than \$1,000 decreased from 20.9 in 1965 to 11.8 in 1967, accompanied by an increase in the \$1,000 to \$2,000 income group from 16.9 to 24.2 per cent of unattached individuals in the same period. This can be explained by the increase in Old Age Security payments at that time.

TABLE III

Percentage Distribution of Individuals by Income - Ontario

	<u>Selected Years, 1951-1967</u>					
	<u>1951</u>	<u>1954</u>	<u>1957</u>	<u>1959</u>	<u>1961</u>	<u>1967</u>
Less than \$1,000	27.6	26.4	21.2	21.0	21.0	15.3
\$1,000-2,000	20.0	18.0	15.9	14.5	13.2	13.9
\$2,000-3,000	23.7	19.6	17.5	15.4	14.6	9.4
\$3,000-4,000	17.2	18.5	18.4	16.9	14.4	10.0
\$4,000-5,000	6.4	9.4	13.3	15.4	14.6	10.8
\$5,000-6,000	)	)	6.2	8.4	10.0	11.0
	)	5.2)				
\$6,000-7,000	)	)	3.3	3.6	5.6	9.7
	4.1)					
\$7,000-8,000	)	)	)	)	2.7	6.3
	)	1.7)	2.6)	3.3)		
\$8,000-10,000	)	)	)	)	2.2	6.6
\$10,000+	0.9	1.2	1.6	1.6	1.9	7.2

Source: Canada, Dominion Bureau of Statistics,
Distribution of Non-Farm Incomes in Canada by Size, Selected Years 1951-1965,
and Income Distribution and Poverty in Canada, 1967, Preliminary Estimates.

The percentage of unattached individuals earning more than \$7,000 has increased from 1.3 to 13.4 in the past 15 years. The big shift into this income category occurred between 1965 and 1967, when the percentage of the unattached individuals in Ontario earning more than \$7,000 increased from 6.3 to 11.1.

To obtain more detailed data on incomes by sex and age group in the population we have to look at the results of the 1967 income survey. The highest incidence of very low incomes is found in the age groups 24 and under and 55 and over for both sexes, but the incidence of very low incomes is higher for women than men in all age groups. Of a total of 530,000 unattached individuals in Ontario in 1967, 27.8 per cent or 147,200 had incomes below \$1,500; 100,000 of those were women, 75,000 of whom were over 55 years of age, and an additional 27,000 were men over 55. The major source of income for the older people is Old Age Security.

Males and females under 24 years of age accounted for about 20 per cent of unattached individuals who had incomes less than \$1,500 in 1967. However, most of these are students who are working only part time and can anticipate higher incomes for the future.

Table IV

Percentage Distribution of Unattached Individuals,
by Size of Income, by Age and Sex,
Ontario, 1967

Income Size Groups	Age Groups									
	24 and under		25 - 34		35 - 44		45 - 54		55 - 64	
	%	Cumulative	%	Cumulative	%	Cumulative	%	Cumulative	%	Cumulative
MALES										
Under \$1,000	15.9	15.9	5.3	5.3	3.6	3.6	7.0	7.0	9.5	9.5
\$1,000 - \$1,499	4.9	20.8	1.5	6.8	4.8	8.4	2.1	9.1	15.0	24.5
1,500 - 1,999	8.1	28.9	0.0	6.8	8.8	17.2	11.3	20.4	2.2	26.7
2,000 - 2,499	7.1	36.0	1.1	7.9	4.2	21.4	2.1	22.5	6.7	33.4
2,500 - 2,999	4.9	40.9	3.0	10.9	4.2	25.6	2.1	24.6	5.9	39.3
3,000 - 3,499	6.6	47.5	3.0	13.9	0.0	25.6	6.4	31.0	2.2	41.5
3,500 - 3,999	6.6	54.1	7.5	21.4	2.1	27.7	4.3	35.3	3.7	45.2
4,000 - 4,499	11.8	65.9	10.4	31.8	4.3	32.0	6.4	41.7	9.5	54.7
4,500 - 4,999	7.9	73.8	6.0	37.8	2.1	34.1	6.5	48.2	13.0	67.7
5,000 - 5,499	8.8	82.6	11.9	49.7	2.1	36.2	12.9	61.1	6.5	74.2
5,500 - 5,999	7.5	90.1	4.0	53.7	10.6	46.8	6.4	67.5	4.3	78.5
6,000 - 6,499	5.2	95.3	10.4	64.1	10.6	57.4	6.4	73.9	6.5	85.0
6,500 - 6,999	0.0	95.3	6.0	70.1	14.3	71.7	2.1	76.0	4.3	89.3
7,000 - 7,999	0.0	95.3	7.5	77.6	10.6	82.3	8.6	84.6	4.3	93.6
8,000 - 9,999	2.6	97.9	13.5	91.1	11.4	93.7	6.5	91.1	4.3	97.9
10,000 - 14,999	2.2	100.1	4.5	95.6	6.3	100.0	95.4	99.4	2.2	100.1
15,000 and over	0.0	100.1	4.5	100.1	0.0	100.0	99.7	100.1	0.0	100.1
Totals	100.0		100.0		100.0		100.0		100.0	
Mean Income	\$ 3,522		6,250		5,610		5,318		4,013	
									2,572	
										4,442
FEMALES										
Under \$1,000	22.1	22.1	2.1	2.1	5.1	5.1	11.9	11.9	15.0	15.0
\$1,000 - \$1,499	11.5	33.6	2.1	4.2	0.0	5.1	13.1	25.0	30.1	30.1
1,500 - 1,999	7.0	40.6	2.1	6.3	3.3	8.4	0.0	25.0	10.5	40.6
2,000 - 2,499	5.1	45.7	5.8	12.1	6.7	15.1	5.0	30.0	8.2	48.8
2,500 - 2,999	8.2	53.9	4.3	16.4	0.0	15.1	8.4	38.4	7.1	55.9
3,000 - 3,499	11.3	65.2	4.3	20.7	10.0	25.1	3.4	41.8	9.3	65.2
3,500 - 3,999	6.1	71.3	3.7	24.4	13.3	38.4	5.0	46.8	4.5	69.7
4,000 - 4,499	10.3	81.6	16.5	40.9	3.3	41.7	6.7	53.5	4.5	74.2
4,500 - 4,999	10.2	91.8	23.4	64.3	10.0	51.7	5.0	58.5	4.7	78.9
5,000 - 5,499	6.1	97.9	6.4	70.7	16.6	68.3	9.7	68.2	4.5	83.4
5,500 - 5,999	0.0	97.9	0.0	70.7	6.7	75.0	6.7	74.9	0.0	83.4
6,000 - 6,499	1.0	98.9	10.7	81.4	6.7	81.7	6.7	81.6	2.9	86.3
6,500 - 6,999	0.0	98.9	4.3	85.7	3.3	85.0	3.4	85.0	2.4	88.7
7,000 - 7,999	1.0	99.9	12.3	98.0	12.5	97.5	5.0	90.0	1.9	90.6
8,000 - 9,999	0.0	99.9	2.1	100.1	0.0	97.5	6.7	96.7	3.8	94.4
10,000 - 14,999	0.0	99.9	0.0	100.1	0.0	97.5	1.7	98.4	4.7	99.1
15,000 and over	0.0	99.9	0.0	100.1	2.5	100.0	1.7	100.1	0.9	100.0
Totals	100.0		100.0		100.0		100.0		100.0	
Mean Income	\$ 2,683		4,733		4,973		4,373		3,456	
									2,060	
										3,098
BOTH SEXES										
Under \$1,000	18.9	18.9	4.2	4.2	4.1	4.1	9.4	9.4	12.9	12.9
\$1,000 - \$1,499	8.1	27.0	1.7	5.9	3.3	7.4	7.4	16.8	15.1	28.0
1,500 - 1,999	7.5	34.5	0.7	6.6	7.0	14.4	5.8	22.6	7.4	35.4
2,000 - 2,499	6.1	40.6	2.7	9.3	5.0	19.4	3.5	26.1	7.6	43.0
2,500 - 2,999	6.5	47.1	3.4	12.7	2.9	22.3	5.2	31.3	6.6	49.6
3,000 - 3,499	8.8	55.9	3.4	16.1	3.2	25.5	4.9	36.2	6.6	56.2
3,500 - 3,999	6.4	62.3	6.2	22.3	5.7	31.2	4.7	40.9	4.2	60.4
4,000 - 4,499	11.0	73.3	12.5	34.8	4.0	35.2	6.6	47.5	6.4	66.8
4,500 - 4,999	9.0	82.3	11.9	46.7	4.6	39.8	5.8	53.3	7.8	74.6
5,000 - 5,499	7.5	89.8	10.0	56.7	6.7	46.5	11.3	64.6	5.2	79.8
5,500 - 5,999	3.9	93.7	2.7	59.4	9.3	55.8	6.6	71.2	1.6	81.4
6,000 - 6,499	3.2	96.9	10.5	69.9	9.3	65.1	6.6	77.8	4.2	85.6
6,500 - 6,999	0.0	96.9	5.4	75.3	10.8	75.9	8.0	80.5	3.1	88.7
7,000 - 7,999	0.5	97.4	9.1	84.4	11.2	87.1	6.9	87.4	2.8	91.5
8,000 - 9,999	1.4	98.8	9.6	94.0	7.8	94.9	6.6	94.0	0.8	95.5
10,000 - 14,999	1.2	100.0	3.0	97.0	4.3	99.2	3.0	97.0	3.8	99.3
15,000 and over	0.0	100.0	3.0	100.0	0.8	100.0	100.0	100.0	0.6	99.9
Totals	100.0		100.0		100.0		100.0		100.0	
Mean Income	\$ 3,116		5,735		5,407		4,861		3,664	
									2,223	
										3,731

Source: DBS Special Tabulation from preliminary tape, SCF 1968

TABLE V

Unattached Individuals with Annual Incomes
less than \$1,500, Ontario, 1967.

	<u>Males</u>		<u>Females</u>		<u>Total</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
under 24	11,270	7.7	17,070	11.6	28,340	19.3
25 - 34	3,240	2.2	1,040	0.7	4,280	2.9
35 - 44	2,830	1.9	800	0.5	3,630	2.4
45 - 54	3,040	2.1	7,750	5.3	10,790	7.4
55 - 64	8,060	5.5	16,580	11.3	24,640	16.8
65+	18,650	12.7	56,890	38.6	75,540	51.3
Totals	47,090	32.1	100,130	68.0	147,220	100.1

Source: Canada, Dominion Bureau of Statistics,
Special Tabulation from Preliminary Tape, SCF 1968.

Family Incomes

Family incomes in Ontario averaged \$9,500 in 1969 as compared with \$8,400 in 1967 and \$7,200 in 1965. The distribution of family incomes is much more concentrated than is that of unattached individuals. Thus, the top of the lowest quintile of incomes of families in 1969 was \$5,150 or more than half the average for all families, and the top quintile started at \$12,500 or only about 30 per cent above the average.

The percentage of families earning more than \$10,000 has increased significantly in the past 15 years, from about 4 per cent in 1954 to nearly one-third of all families in 1969, or an increase of about 800 per cent. On the other hand, the percentage of families earning less than \$3,000 has decreased to only about one-third of what it was in 1954. This would seem to indicate that the inflationary trends and rising income levels of the recent period have benefited those families in the middle income categories much more than it has the poorer families. For example, between 1965 and 1967 the percentage of families earning in excess of \$10,000 increased from 17.8 to 28.7 of all families, whereas the percentage earning less than \$3,000 decreased from 12.5 to only 9.5 of all families. There are a number of factors which have contributed to the increased number of higher incomes - more married women entering the labour force to augment the family's income and large wage and salary increases which are largely the result of union activity were the main influences.

These two factors, however, have not worked to benefit the

poor. Those that do have jobs are in many cases unskilled and are not organized by a union. And, again, in many poor families there is only one income earner who is the mother. Very many of the poor are not in the labour force and therefore wage and salary increases are irrelevant to their well-being.

An examination of the results of the 1967 DBS Income Survey will give some indication of income size by age, sex, and marital status.

The highest incidence of low income is found in families with female heads and families with male heads over the age of 65. One quarter of all families with female heads had incomes under \$3,000 in 1967. This proportion prevailed for all age groups of female heads except those under 25, in which group nearly half were in this low income category. It should be noted that not only do families with female heads have lower gross incomes but the costs of maintaining these families are higher because the mother must pay for such services as baby-sitting, if she is employed.

About 9.5 per cent or close to 160,000 families in Ontario had incomes of less than \$3,000 in 1967. Nearly 70,000 of these families had heads over 65 years old, and an additional 25,000 heads were between 55 and 65 years old.

About 30 per cent of the families who had incomes less than \$3,000 in 1967 were families with male heads under 55 years old. However, this group represents only a very small proportion (about 6 per cent) of all families with male heads under age 55.

TABLE VII

Families with Annual Incomes
less than \$3,000, Ontario, 1967.

	<u>Male Head</u>		<u>Female Head</u>		<u>Total</u>	
	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>	<u>No.</u>	<u>%</u>
under 24	4,510	3.0	2,410	1.6	6,920	4.6
25 - 34	15,270	9.7	4,750	3.0	20,020	12.7
35 - 44	13,680	8.7	4,200	2.7	17,880	11.4
45 - 54	14,130	8.9	5,230	3.3	19,360	12.2
55 - 64	18,560	11.8	5,230	3.3	23,790	15.1
65+	60,740	38.5	9,230	5.8	69,970	44.3
Totals	126,890	80.6	31,050	19.7	157,940	100.3

Source: Canada, Dominion Bureau of Statistics,
Special Tabulation from Preliminary Tape SCF 1968.

CHAPTER II

CHARACTERISTICS OF THE POOR

Before discussing poverty in Ontario, one must have some notion of what constitutes poverty. A great deal has been said and written about poverty and there are nearly as many definitions of poverty as there are authors who write about the subject. Sociologists define poverty in terms of a life style - people living in inadequate housing facilities, a great many of whom have health and nutritional problems. Poor people to the sociologist constitute a certain sub-culture of the wider society in which we live - they have different mores and ambitions than the so-called "middle class".

The economist, on the other hand, talks of poverty in terms of income levels. This economic definition of poverty is more convenient to the policy planner since it is difficult to measure poverty in terms of some subjective notion such as nutritional standards, housing adequacy and quality of life. There is, in any case, a very close correlation between low income, inadequate housing, low levels of education, and ill health due to poor nutritional standards.

Minimum living standards can be determined in several different ways. The poverty level can be defined as the minimum income necessary to sustain life and this generally was taken as the poverty level in the last century. However, as incomes increase and society becomes more affluent the measure of a minimum living level also rises. Thus we see that the measure of poverty is relative to the expectations of the general population.

There are widely differing estimates of the minimum acceptable income level. Most welfare agencies operate with a wide range of levels depending on the age of the families or individuals under discussion, the geographic location of residence, the ownership of some of the necessary durables such as houses, furniture, etc., the duration of the low income situation, and the state of mental and physical health of the individuals.

The Social Planning Council of Metropolitan Toronto estimates that the budgetary requirement of a family of four in 1967 was \$5,475, whereas the Dominion Bureau of Statistics indicates that the poverty level for a family of four in 1967 was \$4,060. The Economic Council of Canada suggests that a family is poor if it spends more than 70 per cent of its income on food, clothing and shelter. Accordingly, they set the poverty level for a family of four at \$4,200 in 1968. Table II below indicates these various poverty levels by family size along with the levels of welfare support in Ontario, and the numbers of families with income below these poverty levels.

TABLE I

Monthly Budgets for Welfare Recipients and
Social Planning Council Budgetary Requirements

	Family Size	Shelter	Food, Clothing, Household Utilities, Personal Requirements		Medical Hospital Dental	Other	Total
			(dollars)				
(1)	SOCIAL PLANNING COUNCIL OF METROPOLITAN TORONTO (1970)						
	1 Person	103	75		18	31	255
	2 Persons	125	131		36	43	377
	3 Persons	151	172		48	44	466
	4 Persons	151	213		48	45	513
	5 Persons	175	257		48	52	598
	6+ Persons	175	306		48	59	661
(2)	ONTARIO WELFARE SUPPORT LEVELS (APRIL, 1970)						
	1 Person	47	67		16		131
	2 Persons	95	109		31		235
	3 Persons	100	131		38		269
	4 Persons	105	166		42		313
	5 Persons	110	193		47		345
	6+ Persons	120	223		51		394

(1) The 1967 Social Planning Council figures were updated by changes in the Consumer Price Index.

(2) In addition to an allowance for shelter, many welfare recipients live in housing subsidized by the Ontario Housing Corporation. Average OHC subsidy per unit in the Province in 1969 was \$83.00.

All of the above poverty levels are fairly arbitrary measures based on the best judgement of the groups setting them. They do not take into consideration varying circumstances. By far the largest budgetary component of a poor family is shelter, and the cost of housing varies greatly throughout Ontario. A family may be able to live on the lower poverty level estimate of the Economic Council or the Dominion Bureau of Statistics in the smaller towns and rural areas of Ontario, but would not be able to subsist in a major Ontario city on this level of income if it had to pay the going rates for accommodation. Nevertheless, as the data below indicate, there are a substantial number of people living at less than the poverty levels suggested by either the Economic Council or the Dominion Bureau of Statistics and the majority of these people are living in urban areas where housing costs are very high. However, the Ontario Housing Corporation subsidizes about 30,000 units in Ontario. The average subsidy per unit in Metropolitan Toronto is \$103 per month and in the rest of the Province it is \$58 per month per housing unit.

In 1969 there were about 2,200,000 persons living on incomes of less than the budgetary requirements established by the Social Planning Council. This is about 30 per cent of the Ontario population. Even using the very modest poverty levels established by the Dominion Bureau of Statistics we find about 14 per cent of the Ontario population living in poverty. There are slightly more than

TABLE II

Poverty Estimates, Ontario 1969 (1)

Family Size	Social Planning Council of Metropolitan Toronto		Economic Council of Canada		Dominion Bureau of Statistics		Ontario Welfare Support Levels	
	Budgetary Requirements	Number of Persons	Poverty Level (2)	Number of Persons	Poverty Level (2)	Number of Persons	Support Level (3)	Number of Persons with Income less than Support Level
	\$		\$		\$		\$	
1 Person	3,100	261,630	1,800	190,170	1,900	190,170	1,600	162,620
2 Persons	4,500	253,680	3,140	162,620	3,160	169,912	2,800	141,800
3 Persons	5,600	259,320	3,760	120,090	3,790	132,570	3,200	85,980
4 Persons	6,300	406,720	4,390	167,480	4,430	167,480	3,800	118,080
5 Persons	7,200	421,900	5,020	158,000	5,060	170,000	4,100	99,750
6+ Persons	7,900	640,980	5,020	213,480	5,060	227,520	4,700	188,160
Total Persons		2,244,230		1,011,840		1,037,652		796,390
Per Cent of Ontario Population		30.1		13.6		13.9		10.7

(1) Poverty levels, other than Ontario Welfare Support Levels, were updated to 1969 using changes in the Consumer Price Index for Canada.

(2) Poverty levels for Canada

(3) Welfare Support Levels include an allowance for shelter, pre-added budget, hospital and medical premiums and an estimate for dental work. In addition to the above amounts many welfare recipients are living in housing subsidized by the Ontario Housing Corporation, for which the average subsidy per unit in Ontario was \$83 per month in 1969.

half a million people who are presently covered by some kind of income maintenance scheme (see Table III). However, there still remain a substantial number of persons who are below the poverty line, however defined, and not covered by any income maintenance scheme except perhaps family allowances.

TABLE III

Persons Covered by Needs Related
Income Maintenance Programs⁽¹⁾ - Ontario

<u>Program</u>	<u>Number of Persons</u>
Family Benefits and continuing programs under earlier legislation	
Family benefits	194,780
Blind	267
Disabled	963
Dependent fathers	203
Widows and unwed mothers	944
General Welfare Assistance	117,520
Guaranteed Income Supplement (Federal)	<u>239,665</u>
Total	554,342

(1) All estimates are for January, 1970 except for G.I.S
which is March, 1969.

Source: Estimates are based on information contained in the
Department of National Health and Welfare's Quarterly
Statistical Review and information received from the
Department of Social and Family Services.

The following sections outline some of the characteristics of the poor. Income distributions have been examined in relation to educational levels, source of income, regional variations and industrial differences.

Low Incomes and Educational Level

One of the factors contributing to low incomes is lack of education. This is evident when we look at the distribution of individuals by average total income and level of schooling. Census figures for 1961 indicate proportionately more individuals with high school and university education in the higher income groups than in the lower income groups. In the \$10,000+ income group about 70 per cent of the males had completed high school and nearly 4 per cent had completed university in 1961. In the \$3,000 and less income group fewer than 20 per cent of the males had completed high school and fewer than 3 per cent had completed university.

TABLE IV

Average Incomes by Level of Education, Ontario, 1961

	<u>Educational Level</u>	<u>Average Income</u>
		\$
<u>Males</u>	No schooling	2,218
	Elementary	3,438
	High School, 1-3 years	4,136
	High School, 4-5 years	5,070
	Some University	5,301
	University degree	9,370
<u>Females</u>	No schooling	1,005
	Elementary	1,318
	High School, 1-3 years	1,659
	High School, 4-5 years	2,204
	Some University	2,558
	University degree	3,598

Source: Census of Canada (98-501), Volume IV, Table A-9, 1961.

Low Wage Industries

Low wage industries affect income patterns in areas which are dominated by such industries, particularly where the family is dependent on a single wage earner. There is considerable variation in industrial wage rates throughout Ontario. An examination of the industrial wage structure will give some idea of the industries where the working poor are employed. However, many of the low wage industries employ primarily women. When these women are unattached or heads of families these wage rates are a predominant factor in total income. The following table lists some of the very low wage industries in Ontario and gives average hourly wage rates, average weekly wages and the predominant range of wage rates, Ontario, 1967.

TABLE V

Low Wage Industries, by Wage Rates and
Average Weekly Wages, Ontario, 1967

<u>Industry</u>	<u>Average Hourly Wage Rate</u> \$	<u>Predominant Range</u> \$	<u>Average Weekly Wage</u> \$
Fruit & Vegetable Canners	1.87	-	73.76
Leather Products	1.75	1.35- 2.97	68.37
Cotton Workers	1.72	1.31- 2.24	66.52
Woollen Workers	1.76	1.15- 2.47	70.07
Knitting Mills	1.53	1.00- 3.03	60.42
Clothing Workers	1.69	1.00- 4.62	62.61
Sporting Goods and Toys	1.82	-	71.45
Laundries, Cleaners, Pressers	1.41	1.05- 2.89	55.05
Hotels, Restaurants, Taverns	1.40	33.00-45.00 wk.	46.41
Industrial Composite	-	-	105.86

Source: Canada. Department of Labour. Wage Rates, Salaries and Hours of Labour. Ottawa: Queen's Printer, 1968.

Canada. Dominion Bureau of Statistics. Review of Man-Hours and Hourly Earnings. Ottawa: Queen's Printer, 1969.

Family Incomes and Working Wives

Wage rates alone are not a definitive indication of family income levels because a sizeable proportion of families have more than one wage earner. However, in families where both husband and wife work, if the husband is in a low paying job the wife usually is as well and vice versa.

The 1961 Census indicates that in 57 per cent of all Canadian families more than one member of the family was in receipt of income and the income contributed by other members of the family amounted to 30 per cent of the income of the family head. In the lowest quartile of families by income, other members of the family contributed 38 per cent of the income of the head of the household.

In Ontario where there is a slightly larger proportion of working wives than in the rest of Canada, the income of the family may be even less closely related to wage rates of the head of the household (except for single-parent households) than in Canada as a whole. At the present time about one-third of all married women in Ontario are employed and this proportion is increasing. The proportion of wives working is higher for families at the low end of the income scale than for those with higher incomes. Because the family income distribution has remained unchanged over the past fifteen years the fact that more women in lower income families have entered the labour force has only served to compensate for other regressive tendencies in the economy which would have worsened the income position of the poor had the wives not gone out to work.

Income Distribution by Source of Income

By far the largest components of individual incomes are wages and salaries and income from self-employment. In 1961 90 per cent of total income for males consisted of income from employment. The comparable figure for females was about 80 per cent. We also find that income from employment becomes an increasingly significant proportion of total income as incomes increase. In the very low income groups a significant proportion of the income is Old Age Security pensions; about one-fifth of the total individual income in the less than \$500 income group in 1961 consisted of Old Age Security pensions for both males and females. Another 8 per cent of the income in the same income group was other government income and about 2 per cent was Family Allowances.

Income from investments, also, is a significant proportion of total income in both the very low and very high income categories. The higher proportion of investment income in the very low income categories can probably be explained by the fact that there are many old people in the lower income categories who have retired and are receiving a small investment income. Other government income and retirement pensions are also a significant proportion of income for the lower income categories.

TABLE VI

Sources of Income of the Low Income Population
Ontario, 1961

<u>Males</u>	<u>Millions of Dollars</u>			
	<u>Total</u>	<u>Under \$1,500</u>	<u>\$1,500- \$2,999</u>	<u>\$3,000- \$3,999</u>
Wages & Salaries	5,925	104.1	461.4	947.6
Income from Self Employment	785	8.4	50.6	69.1
Family Allowances	141	6.5	15.1	24.9
Old Age Pensions	77	43.9	18.8	5.9
Other Government Income	102	17.3	34.3	16.2
Retirement Pensions	89	9.6	27.0	13.1
Interest & Dividends	134	6.7	10.5	8.4
Other Investment Income	140	5.6	15.0	11.3
Other Income	30	1.8	3.8	2.7
Total	7,423	203.9	636.5	1,099.2
<u>Per Cent</u>				
Wages & Salaries	79.8	51.1	72.5	86.2
Income from Self Employment	10.6	4.1	7.9	6.3
Family Allowances	1.9	3.2	2.4	2.3
Old Age Pensions	1.0	21.5	3.0	0.5
Other Government Income	1.4	8.5	5.4	1.5
Retirement Pensions	1.2	4.7	4.2	1.2
Interest & Dividends	1.8	3.3	1.6	0.8
Other Investment Income	1.9	2.7	2.4	1.0
Other Income	0.4	0.9	0.6	0.2
Total	100.0	100.0	100.0	100.0

Source: Census of Canada (98-525), Bulletin SX-11, 1961.

TABLE VII

Sources of Income of the Low Income Population
Ontario, 1961

<u>Females</u>	<u>Millions of Dollars</u>			
	<u>Total</u>	<u>Under \$1,500</u>	<u>\$1,500- \$2,999</u>	<u>\$3,000- \$3,999</u>
Wages & Salaries	1,382.7	179.6	501.2	363.0
Income from Self Employment	74.8	9.5	17.3	11.1
Family Allowances	7.4	3.4	2.6	0.8
Old Age Pensions	99.1	81.0	12.6	2.3
Other Government Income	55.3	27.4	19.1	3.1
Retirement Pensions	25.8	5.7	9.4	4.1
Interest & Dividends	99.0	22.2	19.4	10.0
Other Investment Income	98.8	20.1	21.8	10.4
Other Income	31.0	7.1	8.1	3.7
Total	1,873.9	356.0	611.5	408.5
<u>Per Cent</u>				
Wages & Salaries	73.8	50.4	82.0	88.9
Income from Self Employment	4.0	2.7	2.8	2.7
Family Allowances	0.4	1.0	0.4	0.2
Old Age Pensions	5.3	22.8	2.1	0.6
Other Government Income	3.0	7.7	3.1	0.8
Retirement Pensions	1.4	1.6	1.5	1.0
Interest & Dividends	5.3	6.2	3.2	2.4
Other Investment Income	5.3	5.6	3.6	2.5
Other Income	1.7	2.0	1.3	0.9
Total	100.0	100.0	100.0	100.00

Source: Census of Canada (98-525), Bulletin SX-11, 1961.

Regional Variations in Family Income

There is considerable regional variation in family incomes. Average family income ranged from a low of \$4,576 in the Georgian Bay area to a high of \$6,456 in the Metropolitan Area in 1961. The incidence of low incomes (\$3,000 or less) in 1961 is shown in the following table.

TABLE VIII

Incidence of Low Income Families in Ontario by
Region and Major City in 1961

<u>Region</u>	<u>Per Cent of Families With Income Less Than \$3,000</u>	<u>Number of Families With Income Less Than \$3,000</u>
<u>Province of Ontario</u>	17.9	245,696
Metropolitan	14.2	73,503
Niagara	16.9	29,821
Northeastern Ontario	17.7	18,352
Upper Grand River	18.5	13,899
Eastern Ontario	18.7	29,220
Lake Erie	19.9	16,243
Lakehead/Northwestern Ontario	20.5	9,552
Lake St. Clair	21.7	20,640
Lake Ontario	24.3	16,097
Georgian Bay	31.6	18,369
Windsor	25.3	7,090
Toronto (Metro Toronto)	22.7	36,179
Hamilton	16.7	11,353
London	14.4	5,812
Ottawa	11.5	6,886

Source: Census of Canada, 1961, Bulletin 4: 1-3, Table C3.

Although the Metropolitan Area had the lowest incidence of family incomes under \$3,000 in 1961, in absolute numbers there were 74,000 families in this area with incomes less than \$3,000. This accounted for nearly one third of the provincial total. In Toronto alone there were 36,000 families who had incomes less than \$3,000 in 1961 which represented about 15 per cent of the province's low income families. Because rents and transportation costs are higher in Toronto than in most other parts of the province, the low incomes in Toronto may have a more deleterious effect on living levels in Toronto and other major urban areas than they do in the smaller centres or in rural areas.

CHAPTER III

INCOME MAINTENANCE IN ONTARIO

In Canada, the local levels of government have had the main responsibility for support of the groups in the population who were unable to look after themselves. In order to relieve the local property taxpayer of the burden of maintenance programs and to ensure a more even level of services for all the population, the major burden has gradually been assumed by the senior levels of government.

In Ontario the main income maintenance programs are the family benefits program, the general welfare assistance program, the old age security program, the guaranteed income supplement program and family and youth allowances. In addition, there are programs which are operated by governments but largely financed on an insurance basis - Unemployment Insurance, Workmen's Compensation, Ontario Hospital Insurance and Ontario Health Insurance.

Provincial and municipal government programs are mostly designed for specific groups and are based on need. The federal programs tend to be universal schemes tied to specific age groups in the population.

The province also provides free medical and hospital insurance coverage to old age pensioners and others who qualify on the basis of a liquid assets test and an income test. The Ontario

Housing Corporation provides low rent housing to the lower income groups with a rent scale based on their income. At present there are about 30,000 low rent housing units in the province. The average monthly rent subsidy in the province in 1966 was \$82.96 per unit. In addition, the province has just introduced a measure of property tax relief to the low income persons in the Old Age Security program.

The two basic income support programs in Ontario are the Family Benefits program and General Welfare Assistance. The Family Benefits program is administered by the province and is designed to support people who have no attachment to the labour force - the aged who are not in receipt of Old Age Security, the disabled, the blind, widows and unmarried women with dependent children and dependent fathers with dependent children. In other words Family Benefits provides income support to the longer-term person in need. On the other hand, General Welfare Assistance, which is administered at the municipal level on a cost-shared basis with the provincial and federal governments, is designed to provide income support for those with shorter-term problems - the unemployed but employable persons. A family of four on welfare would receive a real income of about \$3,800 which includes an allowance for shelter and pre-added budget and paid hospital and medical premiums and dental care. In addition, the family's real income may be increased if it is living in subsidized housing.

TABLE 1

(1)
FAMILY BENEFITS AND RECIPIENTS ON FORMER PROGRAMS

<u>Date</u>	<u>Family Benefits Recipients</u>	<u>Blind Persons</u>	<u>Disabled Persons</u>	<u>Old Age Assistance</u>	<u>Widows & Unwed Mothers</u>	<u>Dependent Fathers Recipients</u>
1968						
April	56,452	426	2,331	1,172	2,271	133
May	57,341	418	2,252	1,019	2,197	128
June	58,115	411	2,184	875	2,090	124
July	58,300	405	2,125	798	2,032	118
Aug	59,161	398	2,048	649	1,976	113
Sept	59,202	394	1,992	530	1,928	106
Oct	59,293	388	1,908	432	1,897	101
Nov	59,860	376	1,859	348	1,854	100
Dec	60,438	365	1,805	260	1,180	97
1969						
Jan	58,136	336	1,523	5	1,582	81
Feb	58,349	333	1,483	7	1,534	78
March	59,032	330	1,436	4	1,505	76
April	59,368	326	1,401	2	1,451	71
May	60,033	322	1,361	1	1,398	68
June	60,416	321	1,326	1	1,348	67
July	60,768	313	1,285	1	1,283	63
Aug	61,380	306	1,261	3	1,246	60
Sept	61,709	300	1,222	2	1,215	59
Oct	61,856	294	1,185	1	1,180	57
Nov	62,419	293	1,157	-	1,137	56
Dec	62,809	289	1,123	-	1,104	54
1970						
Jan	60,869	267	963	-	944	52
Feb	61,132	261	939	-	902	50
March	61,636	258	901	-	862	47
April	61,855	251	867	-	820	46

Expenditures, Fiscal 1968-69

Federal	\$46,090,829	179,240	686,178	163,923	689,418	68,484
Provincial	\$46,090,299	64,326	707,554	185,345	690,078	68,484

(1) The Family Benefits program was enacted in 1966 to replace former categorical programs for the aged, blind, disabled, widows and unwed mothers, and dependent fathers. The residual recipients that remain are those that have liquid assets in excess of the regulations under the Family Benefits plan and therefore would not qualify, or who would receive less under the new legislation. These recipients will be completely phased out when they become eligible for O.A.S. or if they become self-supporting.

Source: Information received from the Department of Social and Family Services and their Annual Report.

The following sections outline the various income maintenance programs that are in operation in the province.⁽¹⁾

Family Benefits

The Family Benefits Act is administered by the province and is designed to provide financial assistance to persons in need of long-term income maintenance assistance. The allowances vary with the circumstances, that is, number of children, cost of shelter, etc. Persons eligible for assistance under this program are those in need who are over 65 and not receiving the Old Age Security pension, women between 60 and 65 who are unmarried, widowed, divorced or separated, the blind, the disabled, the single, separated or widowed mother, the unemployable, the father of dependent children. The family benefits program also provides free medical and hospital insurance and free dental care, and special allowances for special diets, additional transportation costs, high fuel costs, etc., depending on the individual circumstances.

(1) For a more detailed description of these various programs see Department of Social and Family Services' "Brief Submitted to the Senate Committee on Poverty" 1970 and Department of National Health and Welfare's "Social Security in Canada 1969".

Family Benefits Act qualifications:

Liquid Assets - less than \$1,000 per single adult plus \$200 per dependent.

Income - Monthly earned income of \$24 per single adult plus \$12 per dependent will not affect the allowance. Seventy-five per cent of any earnings over this amount will be subtracted from the monthly welfare cheque.

Family benefits payments are reduced by the amount of any unearned income.

Allowances - The total of benefits payable is the sum of the pre-added budget plus a shelter allowance. For example, a deserted mother with two children ages 7 and 12 would receive \$117 plus up to \$90 shelter allowance or a total of \$207 per month plus hospital and medical insurance coverage and payment for dental care. The pre-added budget schedule is in Appendix Table A-18 at the end of this report.

General Welfare Assistance

The municipal welfare programs operate under the General Welfare Assistance Act and are largely designed to provide assistance for short-term needs. People who are ill, temporarily unemployed, or have some other sudden income support problem, may be assisted through Municipal Welfare Offices. The province reimburses the municipality for 80 per cent of the costs of the general welfare allowances plus 50 per cent of the costs of a number of special assistance items such as dental services, prescribed drugs, funerals, travel allowances and vocational training. In turn the federal

government, under the Canada Assistance Act, reimburses the province for 50 per cent of the costs of most of these items. This general welfare program is administered locally:

- (a) because of the need for speedy action in providing living allowances in these temporary distress cases, and
- (b) to provide assistance for those who need help but do not fall within the specific categories covered by provincial welfare.

The province has established a schedule of welfare assistance on the basis of size of family, living arrangements, health needs and other requirements, that is, burial costs, or transportation costs. These schedules consist of a pre-added budget to cover food, clothing and personal requirements, plus a shelter allowance, utilities, special diet allowances, and special assistance for prescribed drugs, dental care, funeral and burials, transportation, optical services, prosthetic appliances, a comfort allowance for persons in nursing homes and any other special items authorized by the Deputy Minister of Social and Family Services. For a family of one adult and two children the general welfare assistance would amount to \$100.00 for pre-added budget plus \$90.00 for shelter, and up to \$10.00 for utilities and \$7.00 for household supplies or a total of \$207.00 per month, the same as the allowance under the Family Benefits Act. The major difference from Family Benefits is that the \$17.00 for utilities and household supplies is taken from the pre-added budget and left to the discretion of the local welfare administration. Permissible earnings are the same as those under the Family Benefits program.

TABLE II

ONTARIO FAMILY BENEFITS PAYMENTS (APRIL 1970)

<u>Size of Family</u>	<u>Shelter</u>	<u>Pre-added Budget</u>	Hospital & Medical <u>Premiums & Dental Care</u>	<u>Total* (Monthly)</u>	<u>Total (Annually)</u>
	------(dollars)-----				
Individual	47	68	16	131	1572
<u>Normal Family</u>					
No children	95	109	31	235	2820
1 child	100	131	38	269	3228
2 children	105	166	42	313	3756
3 children	110	193	47	350	4200
4 children	115	228	51	394	4728
5 children	120	254	55	429	5148
6 ⁺ children	125	288	59	472	5664
<u>One Parent Family</u>					
1 child	95	100	31	226	2712
2 children	100	130	38	268	3216
3 children	105	157	42	304	3648
4 children	110	192	47	349	4188
5 children	115	219	51	385	4620
6 ⁺ children	125	253	55	433	5196

* Amounts may be supplemented for health reasons.

Source: Ontario. Department of Social and Family Services.
The Family Benefits Act 1966, and Regulations
(Office Consolidation).

TABLE III

MONTHLY WELFARE SUPPORT LEVELS

(Under the General Welfare Assistance Act, April, 1970)

<u>Size of Family</u>	<u>Shelter (1)</u>	<u>Pre-added Budget (2)</u>	<u>Utilities (dollars)</u>	<u>Household Supplies</u>	<u>Hospital Medical Dental</u>	<u>Total Monthly</u>	<u>Total Annually</u>
Individual	47	50	10	8	16	131	1572
<u>Normal Family</u>							
No children	95	90	11	8	31	235	2820
1 child	100	111	12	8	38	269	3228
2 children	105	145	13	8	42	313	3756
3 children	110	171	14	8	47	350	4200
4 children	115	205	15	8	51	394	4728
5 children	120	231	15	8	55	429	5148
6+ children	125	265	15	8	59	472	5664

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(1) In addition some families may be living in housing subsidized by the Ontario Housing Corporation. Average monthly subsidy per unit was \$83.00 in 1969.

(2) Amounts may be supplemented for health reasons.

Source: Ontario Department of Social and Family Services.

The General Welfare Assistance Act and Regulations, as amended in 1970.

The allowances are virtually the same throughout the province. However, this is possible because the major geographic differential in living costs are transportation and shelter. In the areas of housing shortage and high rentals, the Ontario Housing Corporation provides a substantial amount of low rental housing. Transportation costs are not usually a serious consideration for welfare recipients as for most people the major costs of transportation are in going to and from work. The welfare recipients are not usually in the labour market and special allowances can be made for those who are temporarily unemployed and are seeking employment or who require transportation for other reasons.

TABLE IV

NUMBERS ON GENERAL WELFARE ASSISTANCE
(MARCH REGISTRATION)

	<u>1967</u>	<u>1968</u>	<u>1969</u>
Heads of Families	19,691	22,623	23,611
Single Individuals	<u>14,329</u>	<u>21,605</u>	<u>18,619</u>
	34,020	44,228	42,230
Number of Dependents	<u>64,984</u>	<u>73,026</u>	<u>75,290</u>
	99,004	117,254	117,520

Source: Department of Social and Family Services.
Annual Report, 1968-69.

TABLE V

COMPARATIVE GROSS EXPENDITURES FOR ASSISTANCE
UNDER THE GENERAL WELFARE ASSISTANCE ACT
1968-69 AND 1967-68

	<u>1968-69</u>	<u>1967-68</u>
Paid by Province	\$22,597,140	\$14,219,622
Paid by Federal Government	33,029,468	23,445,157
Paid by Municipalities	12,796,299	8,758,574
Total	68,422,907	46,423,353

Source: Department of Social and Family Services.
Annual Report, 1968-69.

Family Allowances

The federal government pays a monthly allowance for each child in Canada. This legislation was introduced in 1944 and at that time the allowance did provide a real income support for families. The amount of the allowance is not very meaningful today but it does give some help to the families with a large number of children. The allowances are \$6 for each child under 10, and \$8 for children 10-15. The allowances are not taxable but the parent is allowed a smaller tax exemption for children receiving family allowances than for others.

The federal government pays family assistance to families of new immigrants until they fill the year's residence requirement for family allowances. The rates are the same as the family allowance rates. About 15,000 children are covered by the family assistance plan.

TABLE VI

FAMILY ALLOWANCE DATA, ONTARIO

<u>Date</u>	<u>Gross Payments</u> \$ million	<u>No. of Children</u> 000's	<u>No. of Families</u> 000's	<u>Average Allowance per Family (1)</u> \$
Jan. 1968	15.7	2,326	1,026	15.33
Jan. 1969	15.8	2,328	1,043	15.20
Jan. 1970	16.0	2,362	1,063	15.08
1967-1968	188.1	2,321	1,020	-
1968-1969	189.6	2,331	1,040	15.20

(1) Average allowance per family was calculated on the basis of cheques issued which does not exactly correspond with figures quoted for average number of families.

Source: Canada. Department of National Health and Welfare, Departmental Services Office, Monthly Reports, January, 1969; January, 1970; Annual Statistical Report, 1968-69.

Youth Allowances

In 1964, the federal government passed legislation extending the family allowance system to fully dependent young people aged 16 and 17 who are full-time students or are handicapped. The youth allowances are \$10.00 per month and while these are not taxable, they do not reduce the tax exemption allowance.

The following table shows recent statistics on the operation of the Youth Allowances Act.

TABLE VII

YOUTH ALLOWANCE STATISTICS, ONTARIO

<u>Date</u>	<u>Net payment</u> \$ millions	<u>No. of children</u> 000's	<u>No. of families</u> 000's
March 1967	1.9	194	-
Dec. 1967	2.1	203	-
Jan. 1969	2.2	218	202
Jan. 1970	2.4	230	212
1967 - 1968	23.8	209 (March 1968)	-
1968 - 1969	25.3	223 (March 1969)	-

Source: Department of National Health and Welfare, Quarterly Statistical Review.

Old Age Security and
Guaranteed Income Supplement Programs

The federal Old Age Security Act of 1951 provides an income maintenance program for the older population on a demogrant basis. In 1970 this amounted to \$79.58 for every person 65 years of age or over who has been resident in Canada for 10 years or more. In addition, persons on O.A.S. who have incomes of less than \$768.00 per year may receive income supplements of up to \$31.83 per month. The rate varies from \$31.83 for those with less than \$24.00 per year additional income to \$0.83 per month for those with \$768.00 per year additional income.

Both the Old Age Security pension and the Guaranteed Income Supplement are adjusted by increases in the pension index.

The following table gives recent statistics on the Old Age Security and Guaranteed Income Supplement programs.

TABLE VIII

OLD AGE SECURITY AND GUARANTEED
INCOME SUPPLEMENT STATISTICS, ONTARIO

	<u>January 1969</u>	<u>January 1970</u>	<u>1967-68</u>	<u>1968-69</u>
<u>Old Age Security</u>				
No. receiving O.A.S. (000's)	552	612	507	554
Total O.A.S. paid (\$000's)	43,078	48,660	-	475,409
<u>Guaranteed Income Supplement</u>				
No. receiving maximum G.I.S. (000's)	123	124	-	124
No. receiving partial G.I.S. (000's)	109	116	-	116
Total G.I.S. paid (\$000's)	6,427	6,704	-	75,202

Source: Department of National Health and Welfare, Monthly Statistical Report, January 1969; January 1970; Annual Statistical Report, 1968-1969.

Health Services.

Both welfare recipients and needy Old Age Pensioners receive some hospital and medical insurance assistance.

All welfare recipients in Ontario are provided with Ontario Hospital Insurance cards without cost and any person who is ill and goes to hospital may be classified as a hospital indigent by the

municipality. They are then covered by the Ontario Hospital Services Commission.

TABLE IX

ONTARIO HOSPITAL INSURANCE PLAN - INSURED POPULATION (DEC. 31)
1960-1969

	<u>Public Welfare</u>	<u>Other Welfare</u>	<u>Hospital Indigents</u>	<u>Total Numbers Assisted</u>	<u>As a Percent of Total Insured Population</u>
1960	148,300	34,900	154,800	338,000	5.8
1961	139,800	45,000	139,100	323,900	5.4
1962	136,000	42,600	111,400	290,000	4.7
1963	140,300	44,900	97,300	282,500	4.4
1964	149,000	42,800	109,800	301,600	4.6
1965	156,200	41,200	93,700	291,100	4.3
1966	165,200	41,300	93,700	300,200	4.3
1967	184,600	52,100	127,100	363,800	5.1
1968	222,000	55,200	145,900	423,100	5.8
1969	240,100	55,400	128,300	423,800	5.7

Source: Ontario Hospital Services Commission. Annual Reports, 1960 through 1968, and information received from Ontario Hospital Services Commission.

Ontario Health Services Insurance coverage is provided for all persons on full family benefits or general welfare assistance as well as persons in receipt of the Guaranteed Income Supplement. The welfare recipients are covered for three months after they are removed from the welfare rolls if they send in a request and can continue to obtain premium subsidization if they have low incomes. Some premium assistance is available to any single person with less than \$500 taxable income, a couple with less than \$1000 taxable

income, and for a family of three or more with less than \$1,300 taxable income. At the present time about 1.2 million people in Ontario are receiving health premium assistance.

TABLE X

ONTARIO HEALTH SERVICES INSURANCE PLAN - INSURED POPULATION

	<u>Partially Assisted</u>	<u>Fully Assisted</u>	<u>Provincial Municipal Welfare</u>	<u>Other Assisted</u>	<u>Total Assisted</u>	<u>As a Percent of Insured Population</u>
Oct. 1967	100,600	478,200	283,300	6,600	868,700	-
Dec. 1967	111,000	484,900	301,900	19,700	917,500	13
March 1968	115,500	528,200	322,400	20,600	986,700	-
June 1968	119,500	553,000	318,300	22,500	1,013,300	-
Sept. 1968	108,800	520,100	324,300	18,100	971,300	-
Dec. 1968	113,400	538,200	338,600	9,200	999,400	14
March 1969	118,600	558,700	356,200	10,300	1,043,800	-
June 1969	123,600	577,200	352,700	24,200	1,077,700	-
Oct. 1969	119,500	619,800	399,100	2,300	1,140,700	-
Dec. 1969	122,500	619,700	405,000	1,600	1,148,800	16

Source: Information received from Ontario Health Services Insurance Plan.

Ontario Pension Legislation

The Ontario Government passed legislation in 1964 to protect the workers' interest in pension schemes. It made the vesting of pension rights in industrial plans compulsory for persons aged 45 and over provided they have at least ten years' service. Registered pension plans are required to be funded on a current basis and the Pension Commission insures that persons leaving employment receive their pension rights and that if a fund is dissolved the members obtain their fair share of the fund.

Canada Pension Plan

Legislation was enacted in 1965 establishing the Canada Pension Plan which is designed to provide an earnings related retirement and survivors pension for members of the labour force as well as benefits to disabled contributors and their dependents. The Plan began in 1966 but pensions were not paid until 1967. The Plan is financed by employees, employers and self-employed persons. The full retirement pension will be 25 per cent of a contributor's average pensionable earnings. Pension benefits are subject to annual adjustments on the basis of a formula related to changes in the cost of living index. The Department of National Health and Welfare estimates that the Canada Pension Plan covers 92 per cent of the Canadian labour force.

(2)

Unemployment Insurance

The Unemployment Insurance Act came into effect in 1941 and provides a compulsory, contributory unemployment insurance program at the national level. The fund is administered by the federal government. Employee contributions are determined by the employee's weekly earnings and these are matched by the employer. The federal government contributes 20 per cent of the aggregate employee-employer contributions and defrays administrative expenses.

(2)

Program is now under review. See Federal White Paper on Unemployment Insurance, 1970.

About 80 per cent of all employees are covered by unemployment insurance. Except for employees in specified industries and occupations, all those earning less than \$7800 a year and all non-salaried persons regardless of earnings are insured. Those earning in excess of \$7800 a year may be insured if they so elect. However, they must pay both the employee and employer contributions. Benefit rates are calculated on the average weekly contributions and benefits are payable subject to a minimum number of contributions.

TABLE XI

UNEMPLOYMENT INSURANCE ACT - RATES OF BENEFIT

<u>Weekly Earnings</u>	<u>Average Weekly Contributions</u>	<u>Weekly Rate of Benefit</u>	
		<u>Persons without Dependents</u>	<u>Persons with Dependents</u>
\$	\$	\$	\$
0 - 34	0 - .27	13.00	17.00
35 - 44	.28 - .42	16.00	21.00
45 - 54	.43 - .57	19.00	25.00
55 - 64	.58 - .72	22.00	29.00
65 - 74	.73 - .87	26.00	33.00
75 - 84	.88 - 1.02	30.00	38.00
85 - 94	1.03 - 1.17	34.00	43.00
95 -105	1.18 - 1.32	38.00	48.00
105 and over	1.33 and over	42.00	53.00

Source: Canada. Unemployment Insurance Act, (Office Consolidation) Ottawa, 1969.

Workmen's Compensation

The Workmen's Compensation Board in Ontario provides compensation for employment injuries and industrial disease resulting from employment within specified industries. In addition, benefits are paid to the workman's dependents in the event of his death due to an injury at work. Free medical aid and vocational rehabilitation services are also furnished to an injured workman under the Workmen's Compensation Act. The costs of compensation are borne entirely by employers and the tariffs are based on accident rates both in the industry and in the individual establishment. Compensation benefits are payable as a matter of right and are based on 75 per cent of average weekly earnings subject to an annual ceiling. They are payable for the duration of the disability.

TABLE XII

WORKMEN'S COMPENSATION - SUMMARY STATISTICS
ONTARIO, 1958-1968

SUMMARY, 1958-1968						
		Benefits Awarded				
	Incidents reported as work	Medical	Compensat- ion exclus- ive of			Total
Year	Injuries	Aid	Pensions	Sub-total	Pensions	Awards
		----- Thousands of Dollars -----				
1958	256,323	13,527	21,267	34,794	14,083	48,877
1959	272,460	14,871	22,300	37,171	15,585	52,756
1960	255,961	14,964	22,701	37,665	15,717	53,382
1961	253,169	15,796	22,719	38,515	17,221	55,736
1962	269,536	16,442	23,834	40,276	16,611	56,887
1963	286,627	17,782	26,316	44,098	16,162	60,260
1964	318,331	19,741	31,339	51,080	18,793	69,873
1965	359,353	22,236	37,212	59,448	22,683	82,131
1966	373,554	24,766	43,459	68,225	27,893	96,118
1967	374,670	25,941	45,454	71,395	25,745	97,140
1968	379,228	28,065	47,557	75,622	28,228	103,850

Source: Ontario Workmen's Compensation Board, Annual Reports,
1958-1968.

CHAPTER IV

PROPOSED INCOME MAINTENANCE SCHEME

The increasing costs of present income maintenance programs along with a growing discontent with the results of these programs have led people to look for more effective income maintenance schemes. In the following chapter we have examined a few of these schemes and calculated the direct costs in Ontario of some of the proposed suggestions. The total costs of present programs which combine aspects of several types of programs are also included in this chapter.

There are basically five general types of income maintenance programs:

- a) a demogrant, which pays a grant to certain demographic segments of the population, that is, family allowances paid to all children aged 16 and under, and old age pensions paid to all members of the population over 65;
- b) a selective grant or tax credit⁽¹⁾ paid to those who qualify under a means test, needs test, or income test, etc.;
- c) insurance schemes (both private and public) to provide income security in the case of sickness, unemployment, old age, etc., the costs of which are borne by the insured.
- d) a flat rate grant paid to all members of the population.
- e) a negative income taxation. This scheme was originally proposed by Milton Friedman to make the income tax structure more symmetrical. If an individual's or family's income is below some exemption level (presumably the exemption level would be some minimal standard of living) he would receive a rebate of some percentage of the difference between his income and the exemption level.

Current income maintenance schemes in Canada are a combination of (a) demogranths, (b) selective grants, and (c) insurance against income loss.

(1) An approach to tax credits has been suggested by the Department of Treasury and Economics, Taxation and Fiscal Policy Branch, Ontario Proposals for Tax Reforms in Canada. Toronto: 1970.

TABLE I

EXPENDITURE ON INCOME MAINTENANCE PROGRAMS IN ONTARIO 1968-69

<u>Program</u>		<u>Expenditure</u>
		Thousands of Dollars
By the Federal Government	Family Allowances	189,231
	Youth Allowances	25,343
	Old Age Security	475,409
	Guaranteed Income Supplement	75,202
	Cost sharing under the	
	Canada Assistance Plan	<u>80,907</u>
		846,092
By the Provincial Government	Family Benefits (including	
	the Blind, Disabled,	
	Dependent Fathers, etc)	47,806
	Cost sharing of GWA	22,597
	OHSIP	37,500
	OHSC	7,723
	Ontario Housing	<u>23,447</u>
		139,073
Municipal Government	General Welfare Assistance	
	(net of provincial and	
	federal transfers)	12,796
Total		997,961

There have been indications that present schemes are inadequate because they have failed to change the distribution of income to any significant degree. The lowest quintile of the population is still receiving the same or a lower percentage of total income as they were fifteen years ago.⁽²⁾ There is also a fear that poverty is being handed on to the next generation. In view of this

(2) See Appendix Tables A-5 to A-9.

fact, many feel that present income redistribution schemes are inadequate, and various proposals have been made for a guaranteed annual income. Two recent proposals for such a scheme in Canada are the Federal Progressive Conservative and New Democratic Party proposals.

Both political parties propose schemes that are based on the negative income tax concept. Under our present tax structure any changes in either the levels or rates of taxation have no effect on those whose incomes are below the level of exemptions. Moreover, exemptions have not been updated to correspond with price and wage changes. Therefore, those who are at or near the poverty level are now paying income taxes. For example, if we take DBS poverty levels, a single person earning \$1,900 pays \$119 and a family of four earning \$4,430 pays \$298 in income tax.

It is argued by Green, Friedman and others that for a tax structure to be progressive in a real sense it must have some effect (either positive or negative) on all income earners. If the tax rate is decreased, for example, the net income of taxpayers is increased. However, this does not benefit the real poverty group - those whose incomes are below the present level of personal exemptions. Proponents of the negative income tax argue that, whereas those whose incomes are above the exemption level pay a progressively higher rate of tax as income increases, those whose incomes fall below the exemption level should receive an income supplement of some percentage of the difference between their actual income and exemption level.

There are two variables in the negative income tax structure: the exemption level and the rate of negative taxation, and these together determine the basic subsidy for a family who has no income. For example, if for a family of three there is an exemption level of \$3,000 and a negative income taxation rate of 50 per cent, a family with \$500 earned income would receive a negative income tax of $.50(\$3,000 - \$500) = \$1,250$, which added to earned income of \$500 would give the family a total income of \$1,750.

A further feature of this scheme is the built-in work incentive. Under the negative income tax scheme one is allowed to retain a certain percentage of what he earns, depending on the negative tax rate. In this respect, present welfare schemes in Ontario are not dissimilar to the negative income tax idea. Although the tax rates are high, both General Welfare Assistance and Family Benefits recipients are allowed to retain a portion of their earnings.

Current welfare payments are determined on the basis of the income and the assets of the welfare recipient. The negative income tax scheme, on the other hand, is based only on an income criterion.

Both the NDP and Conservative plans have a variable negative income tax rate, ranging from zero on the first dollars earned to 100 per cent at the cut-off or exemption level, and thereafter entering the regular income tax structure. The costs for versions of these two plans were estimated for Ontario, along with several other plans featuring variations of tax rates and exemption levels. The cost estimates were

based on income distribution by family size⁽³⁾ estimated in the Economic Planning Branch.

There are several disadvantages to a negative income tax scheme. Negative income tax payments are not geared to need but rather to taxable status. Moreover, even if the level of exemptions for a family was increased to the poverty level, the negative income tax is designed to fill only part of the gap between actual income and the exemption level. A negative income tax scheme takes no account of non-taxable income. Under the present Canadian income tax structure this would mean that capital gains or assets would not be considered. A further disadvantage is that tax systems tend to be fairly rigid and there would be a need for income maintenance to adjust to income levels and prices on a regular basis. Furthermore, such a scheme would be much more costly than other schemes not tied to the tax structure.

Federal Progressive Conservative Minimum Income Plan⁽⁴⁾

This plan is to be based on income as currently defined for tax purposes. There is no indication, however, of what constitutes a family income unit, so presumably it would be the same as presently defined under the Income Tax Act. The plan would be integrated with the income tax structure. Payments would be based on a quarterly

(3) See Appendix Table A-1.

(4) E.R. Black, 'Minimum Annual Income Plans: The Issues and a Proposal', prepared in the Office of the Official Opposition, 1969 (Mimeographed).

filing of tax returns and be made monthly to anyone whose anticipated income for the next quarter would fall below the exemption level.

The tax rate on earned income would be graduated from 0 per cent on the first dollar of earned income to 100 per cent at the exemption level. After the exemption level is reached, the income earner would move into the positive income tax structure.

The following table gives the basic allowance for a unit with no earned income and the exemption level by size of family.

TABLE II

FEDERAL PROGRESSIVE CONSERVATIVE MINIMUM INCOME PLAN
BASIC ALLOWANCES AND EXEMPTION LEVELS

<u>Family Size</u>	<u>Basic Allowance</u> (dollars)	<u>Exemption Level</u> (dollars)
Unattached Individual	890	1,700
Two Person Family	1,430	3,000
Three Person Family	1,800	3,600
Four Person Family	2,030	4,000
Five Person Family	2,200	4,200
Six+ Person Family	2,410	4,400

There would be no regional variation in the basic allowance. "The rationale for this plan is that the Federal Government would provide a basic national floor on which the Provinces could build programs for different categories. The Federal Government would take prime responsibility for the working

poor, and it is these people who the scheme would help most. The Provinces might want to supplement the working poor as well, but their prime responsibility would be turned to the real welfare cases; the unemployables for medical reasons, the widows, and so on for whom incentive is irrelevant and adequate income crucial".⁽⁵⁾

The Federal Progressive Conservative Party estimates the cost of this program for Canada to be about \$1.6 billion, including tax loss. It is not clear whether the above plan represents a net cost after adjustments in present income maintenance programs have been made. The Economic Planning Branch has estimated that direct expenditure on this program in Ontario would amount to \$252 million, with an additional cost in terms of tax revenue loss of \$25 million. The paper has made no proposal as to how the plan is to be financed.

This proposed scheme is designed for the working poor but, since about four-fifths of the present welfare recipients are people who for one reason or another are not in the labour force and are not likely to be in the labour force in the immediate future, the work incentive aspect is not too relevant for this group. Maintenance allowances for the mentally and physically disabled, the unattached mothers, and the temporarily unemployed would have to be continued. The differential between the minimum allowances in this negative income tax scheme and the 1969 Ontario maximum welfare benefit

⁽⁵⁾ Ibid., p.18.

allowances varies from about \$450 for an unattached individual to \$1500 for a couple with three children. The program would therefore have to be supplemented for most of the present group on welfare to the present benefit levels which are one-third to one-quarter again as much as the Progressive Conservative suggested levels. This means that about 40 per cent of the cost of the General Welfare Assistance and Family Benefits Acts would have to continue.⁽⁶⁾

The NDP Guaranteed Annual Income⁽⁷⁾

This plan is quite similar to the Progressive Conservative Plan although the basic allowance is higher. Again there is no definition of family for tax purposes. Income is defined in the same way - the present definition of income for tax purposes. Payments are available only to persons over 18, and payments to married persons are to be based on pooled family income.

The payments are to be made monthly on the basis of a yearly income tax form which would estimate income for the coming year. Adjustments would be made at the end of the year, based on actual income.

This plan suggests the basic allowance as set out in Table III.

⁽⁶⁾ See Table IV, page 64.

⁽⁷⁾ Marion Bryden, "A Guaranteed Annual Income" (Paper produced for the NDP Convention, Winnipeg, 28-31 October, 1969), (Mimeographed).

TABLE III
N.D.P. GUARANTEED ANNUAL INCOME,
BASIC ALLOWANCES

<u>Size of Family</u>	<u>Basic Allowance</u>
Unattached Individual	\$1,500
2 Person Family	\$2,500
3 Person Family	\$3,000
4 Person Family	\$3,500
5+ Person Family	\$4,000

The rate of negative taxation would be progressive, ranging from zero per cent on the first dollar earned to 100 per cent at the income cut-off level. This plan does not indicate any income cut-off level, so it has been assumed that they would be about double the basic allowance.

The NDP proposes a built-in escalator clause so that payments would be kept in line with the cost of living. They further suggest that it may be desirable to have payments geared to the rising standard of living.

The plan proposes the same level of payment throughout the country, the rationale being that DBS has not yet developed statistics to compare the cost of living in different regions of the country. Moreover, this would serve to pump more demand into regions suffering from lack of development.

The NDP estimates that to implement this program in Canada would cost approximately one billion dollars. This cost figure assumes

that the Family Allowance Program and the Canada Assistance Plan would be abolished. However, it would retain the Old Age Security and Unemployment Insurance Plans.

The following table shows the Basic Allowance under the proposed Progressive Conservative and NDP negative tax plans, along with the level of benefits under the present welfare programs for selected family sizes.

TABLE IV

COMPARATIVE PAYMENTS UNDER PRESENT
FAMILY BENEFITS PROGRAM, PROGRESSIVE
CONSERVATIVE AND N.D.P. PROPOSALS

<u>Family Size</u>	<u>Annual Welfare Support (1) Level</u>	<u>P.C. Basic Allow- ance</u>	<u>Different- ial</u>	<u>N.D.P. Basic Allow- ance</u>	<u>Different- ial</u>
----- Dollars -----					
<u>Single Parent Families</u>					
Unattached Individuals	1,600	890	- 710	1,500	- 100
1 child	2,700	1,430	-1270	2,500	- 200
2 children	3,200	1,800	-1400	3,000	- 200
3 children	3,600	2,030	-1570	3,500	- 100
4 children	4,200	2,200	-2000	4,000	- 200
5 children	4,600	2,410	-2190	4,000	- 600
6+ children	5,200	2,410	-2790	4,000	-1200

(1) Includes an allowance for shelter, pre-added budget, payment of hospital and medical premiums, special diets, drugs and dental care under the Family Benefits program.

TABLE IV (Cont'd)

<u>Family Size</u>	Annual Welfare Support (1) <u>Level</u>	P.C. Basic Allow- <u>ance</u>	Different- <u>ial</u>	N.D.P. Basic Allow- <u>ance</u>	Different- <u>ial</u>
----- Dollars -----					
<u>Two Parent Families</u>					
No children	2,800	1,430	-1370	2,500	- 300
1 child	3,200	1,800	-1400	3,000	- 200
2 children	3,800	2,030	-1770	3,500	- 300
3 children	4,200	2,200	-2000	4,000	- 200
4 children	4,700	2,410	-2290	4,000	- 700
5 children	5,100	2,410	-2690	4,000	-1100
6+ children	5,700	2,410	-3290	4,000	-1700

The N.D.P. Program would be administered at the federal level. The provinces would be expected to put up most of the money for complementary programs such as counselling and rehabilitation services and supplementary income support programs. There is no indication of how the program is to be financed.

The Economic Planning Branch has estimated that expenditure on the N.D.P. proposal in Ontario would amount to \$1.2 billion, with an additional tax revenue loss of \$300 million. Family allowances and Canada Assistance payments which amounted to about \$340 thousand in Ontario in 1967-68, however, would be eliminated.

Other Negative Income Tax Proposals

All variations of the negative income tax scheme stem from the original proposal⁽⁸⁾ of Milton Friedman. Friedman proposes

(8) Milton Friedman, Capitalism and Freedom.
Chicago: University of Chicago Press, 1962, Ch. XII.

this scheme as an alternative to programs aimed at particular groups, i.e., old age benefits, minimum-wage laws, etc. If we are going to alleviate poverty, says Friedman, then we should have a program directed at helping the poor, and not only the poor farmer or the poor older population. It is Friedman's contention that his approach would create fewer distortions in a competitive market system than other approaches.

Friedman proposed a basic income grant of one-half the unused tax exemption and deductions for the family. In the U.S., therefore, a family of four would receive \$1,500 if it had no other income. Any income earned up to \$3,000 would be taxed at a rate of 50 per cent. The sole criterion for the Friedman proposal is an income test - there is no asset-based criterion.

The advantages of this arrangement according to Friedman are
(9)
as follows:

"It is directed specifically at the problem of poverty. It gives help in the form most useful to the individual, namely, cash. It is general and could be substituted for the host of special measures now in effect. It makes explicit the cost borne by society. It operates outside the market. Like any other measure to alleviate poverty it reduces the incentive of those helped to help themselves, but it does not eliminate that incentive entirely, as a system of supplementary incomes up to some minimum would. An extra dollar earned always means more money available for expenditure."

(9)
Ibid, p.192.

Other variations of the Friedman proposal have been suggested by Lampman, Green and Tobin. The plan suggested by both Lampman and Green⁽¹⁰⁾ is similar to the Friedman plan except it is not tied to the tax structure. Their plan is designed to fill part of the gap between the family income and some poverty level. They establish the poverty level as \$1,500 for the family head plus \$500 for each dependent. Using a negative tax rate of 50 per cent would guarantee a family of four with no earned income \$1,500.

A Guaranteed Income Plan

Another method of alleviating poverty is to give every family or every member of the population a guaranteed minimum income, regardless of the amount of their earned income. The disadvantage of this proposal is that it would help not only the poor but also the non-poor and would therefore be very costly.⁽¹¹⁾ However, this grant would be added to earned income and a portion of it would be recouped through taxes.

(10) R.J. Lampman, "Prognosis for Poverty", National Tax Association, Proceedings of the 57th Annual Conference, (Pittsburgh, September 1964) 71-81, and C. Green, Negative Taxes and the Poverty Problem, a conference monograph prepared for the Brookings Institution Studies in Government Finance, 1966.

(11) See Table V, p. 68 below. The Economic Planning Branch estimated the cost of giving a flat rate D.B.S. poverty level income to all families would be \$8 billion with the positive income tax structure.

TABLE V

INCOME SUPPORT PROPOSALS - ONTARIO, 1969

	Plan	Size of Family						Gross Expenditure (1) (\$ millions)	Estimated Tax Revenue Loss 1967 (2) (\$ millions)
		1 Person	2 Person	3 Person	4 Person	5 Person	6+ Person		
I	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,500 33 1/3% \$ 4,500	\$ 2,500 33 1/3% \$ 7,500	\$ 3,000 33 1/3% \$ 9,000	\$ 3,500 33 1/3% \$10,500	\$ 4,000 33 1/3% \$12,000	\$ 4,000 33 1/3% \$12,000	1,653	950
II	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,500 50% \$ 3,000	\$ 2,500 50% \$ 5,000	\$ 3,000 50% \$ 6,000	\$ 3,500 50% \$ 7,000	\$ 4,000 50% \$ 8,000	\$ 4,000 50% \$ 8,000	834	300
III	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,500 66 2/3% \$ 2,250	\$ 2,500 66 2/3% \$ 3,750	\$ 3,000 66 2/3% \$ 4,500	\$ 3,500 66 2/3% \$ 5,250	\$ 4,000 66 2/3% \$ 6,000	\$ 4,000 66 2/3% \$ 6,000	496	100
IV	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 750 33 1/3% \$ 2,250	\$ 1,250 33 1/3% \$ 3,750	\$ 1,500 33 1/3% \$ 4,500	\$ 1,750 33 1/3% \$ 5,250	\$ 2,000 33 1/3% \$ 6,000	\$ 2,000 33 1/3% \$ 6,000	249	100
V	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 750 50% \$ 1,500	\$ 1,250 50% \$ 2,500	\$ 1,500 50% \$ 3,000	\$ 1,750 50% \$ 3,500	\$ 2,000 50% \$ 4,000	\$ 2,000 50% \$ 4,000	119	100
VI	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 750 66 2/3% \$ 1,125	\$ 1,250 66 2/3% \$ 1,875	\$ 1,500 66 2/3% \$ 2,250	\$ 1,750 66 2/3% \$ 2,625	\$ 2,000 66 2/3% \$ 3,000	\$ 2,000 66 2/3% \$ 3,000	73	100
VII	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,100 50% \$ 2,200	\$ 2,150 50% \$ 4,300	\$ 2,600 50% \$ 5,200	\$ 3,000 50% \$ 6,000	\$ 3,250 50% \$ 6,500	\$ 3,450 50% \$ 6,900	493	225
VIII	Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,100 2,200	\$ 2,150 \$ 4,300	\$ 2,600 \$ 5,200	\$ 3,000 \$ 6,000	\$ 3,250 \$ 6,500	\$ 3,450 \$ 6,900	735	225
IX	NDP Plan (Modified) Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,500 \$ 3,000	\$ 2,500 \$ 5,000	\$ 3,000 \$ 6,000	\$ 3,500 \$ 7,000	\$ 4,000 \$ 8,000	\$ 4,000 \$ 8,000	1,168	300
X	Federal P.C. Plan Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 890 \$ 1,700	\$ 1,430 \$ 3,000	\$ 1,800 \$ 3,600	\$ 2,030 \$ 4,000	\$ 2,200 \$ 4,200	\$ 2,410 \$ 4,400	252	25
XI	DBS Poverty Levels Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,900 50% \$ 3,800	\$ 3,160 50% \$ 6,320	\$ 3,790 50% \$ 7,580	\$ 4,430 50% \$ 8,860	\$ 5,060 50% \$10,120	\$ 5,060 50% \$10,120	1,589	500
XII	Flat Rate DBS Poverty Level Grant	\$ 1,900	\$ 3,160	\$ 3,790	\$ 4,430	\$ 5,060	\$ 5,060	8,231	
XIII	Welfare Support Levels Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 1,600 50% \$ 3,200	\$ 2,800 50% \$ 5,600	\$ 3,200 50% \$ 6,400	\$ 3,800 50% \$ 7,600	\$ 4,100 50% \$ 8,200	\$ 4,700 50% \$ 9,400	1,127	400
XIV	Welfare Support Levels plus housing subsidization Income Guarantee Tax Rate on Earned Income Income Cut-Off	\$ 2,550 50% \$ 5,100	\$ 3,800 50% \$ 7,600	\$ 4,200 50% \$ 8,400	\$ 4,750 50% \$ 9,500	\$ 5,200 50% \$10,400	\$ 6,100 50% \$12,200	1,456	850

(1) Based on income distributions estimated by the Economic Planning Branch.
No account is taken of displacement of current programs.

(2) Estimated on the basis of information received from the Department of National Revenue.

Tobin⁽¹²⁾ has suggested an interesting version of a guaranteed annual income that would merge a negative income tax scheme with the positive income tax structure. He suggests paying a basic allowance of \$400 to every man, woman and child. For a family of four this would amount to \$1,600. A tax rate of 33 1/3 per cent would be applied on all earned income up to an income level where the tax liability under the present tax system equals the net tax under the Tobin scheme (net tax being the basic allowance minus the Tobin income tax liability, i.e., one-third of all earnings). In this way Tobin is able to merge the negative tax with the present positive income tax system.

The New Jersey Experiment
In Negative Income Taxation⁽¹³⁾

In 1968 the United States Office of Economic Opportunity began an experimental project in New Jersey to try to determine the effects of a guaranteed minimum income on work incentive. There are about 1,400 families participating in the project, in addition to several hundred control families from poverty areas in urban New Jersey.

Different combinations of various guaranteed income levels and tax rates are being given to the families in the sample in order

(12) J. Tobin, "Improving the Economic Status of the Negro", Daedalus, Vol. 94 (Fall, 1965), 889-95.

(13) J.W. Watts, "Graduated Work Incentives: An Experiment in Negative Taxation", Institute for Research on Poverty, 1969 (mimeographed), and United States Office of Economic Opportunity, "Preliminary Results of the New Jersey Graduated Work Incentive Experiment, 1970", (mimeographed).

to investigate primarily "the leisure-work choice". However, other economic and non-economic effects are to be investigated.

Preliminary results of the study indicate that there is no evidence that work effort declines among those receiving payment. In fact, there is an indication that work effort among those receiving payment increased relative to the work effort of non-recipients.

Some Considerations on the Negative Income Tax

The negative income tax concept has the advantage over other income guarantee schemes in that being tied to the income tax structure it is very simple and much less costly to administer than present income maintenance schemes. Further, it would guarantee everyone some minimum standard of living while eliminating the stigma attached to traditional welfare schemes and the humiliation of undergoing needs or means tests. Every individual or family would be required to submit a tax return and everyone whose income fell short of the so-called poverty line would get some percentage of the difference between his income and the poverty line.

The negative income tax concept is aimed at the working poor, by providing an incentive to work. If lack of monetary rewards curtails the work efforts of the poor, then present

welfare schemes will encourage the poor to remain on the welfare rolls because any income earned from work will at the present time decrease their welfare payments by an equivalent amount. Theoretically, unless a person can earn an income well above the welfare rate, it would not be worthwhile for him to work. The negative income tax scheme, on the other hand, encourages work effort because it allows the income earner to retain some proportion of his income up to the exemption level while still receiving some basic allowance.

Our society is strongly motivated by the work ethic and people derive a great deal more than financial returns from their work situation - social status, personal relationships, and a sense of community. This is reflected in the present income patterns of the population, where many of those in the work force, particularly those with very large families, have lower incomes than the equivalent families on welfare. The negative income tax would assist such people by raising their incomes to an adequate living level. Such a program would also probably affect some people now on welfare who are not confident of their ability to provide for themselves. If the fear of being completely removed from public assistance rolls were removed, people who are marginally employable might feel more confident about moving into the work force.

A significant number of the poor, however, have no attachment to the labour force:⁽¹⁴⁾ the elderly, disabled, fatherless families, for example. For these people work incentive is meaningless. They must be provided with an income to guarantee them adequate shelter, food and clothing. If a negative income tax scheme were to be implemented, some of the existing programs would have to be continued to supplement the negative income of those not in the labour force. A guaranteed income supplement like that provided to those on the old age pension could be given to those not in the labour force. Another alternative would be increased housing subsidies to those in need and continued payment of hospital and medical premiums. In addition, emergency relief would have to be provided to those who become unemployed, if the basic guarantee were not a poverty level income. In this case, General Welfare Assistance or some similar program would have to be continued.

An important consideration in implementing a negative income tax scheme is its cost. If such a scheme were implemented on a global scale to bring everyone's income up to the DBS poverty line, assuming a 50 per cent rate of negative taxation, gross expenditure in Ontario (Plan XI, Table V) would amount to \$1.6 billion. If other income maintenance schemes, such as family and youth allowances, old age security and the guaranteed income supplement, and provincial and municipal welfare assistance (\$0.9 billion in 1968-69) were eliminated, the net increase in expenditure would be \$0.7 billion. In addition,

⁽¹⁴⁾ See Chapter II.

the loss of tax revenue would be substantial. Families of 5+ would be subsidized up to an earned income of \$10,000 before they would enter the positive income tax schedule. The Economic Planning Branch has estimated the revenue loss to be \$0.5 billion. The net increase in the cost of implementing a negative income tax program which would guarantee everyone an income at or above the DBS poverty line would be \$1.2 billion.

APPENDIX TABLES

TABLE A-I

Estimated Distribution of Families and Individuals by Income
Ontario, 1969

Income Group \$	(number of units)					
	Unattached Individuals	All Families	2 Person Families	3 Person Families	4 Person Families	5 Person Families
						6+ Person Families
less than 1,000	63,280	27,320	15,720	4,830	3,010	1,650
1,000 - 2,000	136,080	41,280	27,110	5,940	3,770	1,890
2,000 - 3,000	55,440	74,270	36,320	14,480	10,550	5,900
3,000 - 4,000	59,360	85,020	31,980	18,570	15,440	8,960
4,000 - 5,000	72,800	98,680	29,270	21,540	21,090	12,970
5,000 - 6,000	52,080	155,670	41,740	33,790	35,030	22,170
6,000 - 7,000	45,920	192,900	56,380	43,450	42,560	25,230
7,000 - 10,000	53,760	525,340	157,200	117,350	116,380	68,870
10,000 +	21,280	559,520	146,360	111,410	128,810	88,200
Total	560,000	1,760,000	542,080	371,360	376,640	235,840
						234,080

Source: Estimated by the Economic Planning Branch.

TABLE A-2

Percentage Distribution of Families and Individuals by Income,
Ontario, 1969.

Income Group	Unattached Individuals	All Families	2 Person Families	3 Person Families	4 Person Families	5 Person Families	6+ Person Families
\$			(Per cent of Units)				
less than 1,000	11.3	1.6	2.9	1.3	0.8	0.7	0.9
1,000 - 2,000	24.3	2.3	5.0	1.6	1.0	0.8	1.1
2,000 - 3,000	9.9	4.2	6.7	3.9	2.8	2.5	3.0
3,000 - 4,000	10.6	4.8	5.9	5.0	4.1	3.8	4.3
4,000 - 5,000	13.0	5.6	5.4	5.8	5.6	5.5	5.9
5,000 - 6,000	9.3	8.8	7.7	9.1	9.3	9.4	9.8
6,000 - 7,000	8.2	11.0	10.4	11.7	11.3	10.7	10.8
7,000 - 10,000	9.6	29.9	29.0	31.6	30.9	29.2	28.0
10,000 +	3.8	31.8	27.0	30.0	34.2	37.4	36.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Based on estimates in Table A-1.

TABLE A-3

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Age Group - 24 and under

Income Group	Male		Female		Both Sexes	
	Number	% Total Income \$000 's	Number	% Total Income \$000 's	Number	% Total Income \$000 's
Under \$1,000	8,630	15.9	11,210	22.1	19,840	18.9
1,000 - 1,499	2,640	4.9	5,860	11.5	8,500	8.1
1,500 - 1,999	4,390	8.1	3,530	7.0	7,920	7.5
2,000 - 2,499	3,850	7.1	2,600	5.1	6,450	6.1
2,500 - 2,999	2,640	4.9	4,170	8.2	6,810	6.5
3,000 - 3,499	3,560	6.6	5,720	11.3	9,280	8.8
3,500 - 3,999	3,560	6.6	3,120	6.1	6,680	6.4
4,000 - 4,499	6,390	11.8	5,210	10.3	11,600	11.0
4,500 - 4,999	4,260	7.9	5,200	10.2	9,460	9.0
5,000 - 5,499	4,770	8.8	3,120	6.1	7,890	7.5
5,500 - 5,999	4,080	7.5	--	--	4,080	3.9
6,000 - 6,499	2,840	5.2	520	1.0	3,360	3.2
6,500 - 6,999	--	--	--	--	--	--
7,000 - 7,999	--	--	520	1.0	520	0.5
8,000 - 9,999	1,430	2.6	--	--	1,430	1.4
10,000 - 14,999	1,220	2.2	--	--	1,220	1.2
15,000 and over	--	--	--	--	--	--
Total Income	54,260	100.1	50,780	99.9	105,040	100.0
Mean Income		\$3,522		\$2,632		\$3,115

TABLE A-3 (Cont'd)

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Age Group - 25-34

Income Group	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	2,530	5.3	85	520	2.1	--	3,050	4.2	85
1,000 - 1,499	710	1.5	1,009	520	2.1	520	1,230	1.7	1,529
1,500 - 1,499	--	--	--	520	2.1	856	520	0.7	856
2,000 - 2,499	510	1.1	1,145	1,430	5.8	3,221	1,940	2.7	4,366
2,500 - 2,999	1,430	3.0	3,853	1,040	4.3	2,926	2,470	3.4	6,779
3,000 - 3,499	1,420	3.0	4,580	1,040	4.3	3,432	2,460	3.4	8,012
3,500 - 3,999	3,550	7.5	13,401	910	3.7	3,419	4,460	6.2	16,820
4,000 - 4,499	4,970	10.4	21,510	4,030	16.5	16,899	9,000	12.5	38,409
4,500 - 4,999	2,850	6.0	13,661	5,720	23.4	26,827	8,570	11.9	40,488
5,000 - 5,499	5,680	11.9	29,069	1,560	6.4	8,188	7,240	10.0	37,257
5,500 - 5,999	1,920	4.0	10,748	--	--	--	1,920	2.7	10,748
6,000 - 6,499	4,970	10.4	30,529	2,610	10.7	16,135	7,580	10.5	46,665
6,500 - 6,999	2,840	6.0	18,549	1,040	4.3	6,998	3,880	5.4	25,547
7,000 - 7,999	3,550	7.5	26,026	3,000	12.3	22,087	6,550	9.1	48,113
8,000 - 9,999	6,410	13.5	56,702	520	2.1	4,258	6,930	9.6	60,960
10,000 - 14,999	2,130	4.5	24,531	--	--	--	2,130	3.0	24,530
15,000 and over	2,140	4.5	42,181	--	--	--	2,140	3.0	42,181
Total Income	47,610	100.1	297,578	24,460	100.1	115,767	72,070	100.0	413,345
Mean Income			\$6,250			\$4,733			\$5,735

TABLE A-3 (Cont'd)

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Age Group - 35-44

Income Group	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	1,210	3.6	475	800	5.1	368	2,010	4.1	843
1,000 - 1,499	1,620	4.8	1,741	--	--	--	1,620	3.3	1,741
1,500 - 1,999	2,940	8.8	5,154	520	3.3	789	3,460	7.0	5,943
2,000 - 2,499	1,420	4.2	3,293	1,040	6.7	2,328	2,460	5.0	5,621
2,500 - 2,999	1,420	4.2	3,659	--	--	--	1,420	2.9	3,659
3,000 - 3,499	--	--	--	1,560	10.0	5,229	1,560	3.2	5,229
3,500 - 3,999	710	2.1	2,627	2,080	13.3	7,848	2,790	5.7	10,475
4,000 - 4,499	1,430	4.3	6,162	520	3.3	2,080	1,950	4.0	8,242
4,500 - 4,999	710	2.1	3,502	1,560	10.0	7,415	2,270	4.6	10,916
5,000 - 5,499	710	2.1	3,692	2,600	16.6	13,960	3,310	6.7	17,652
5,500 - 5,999	3,550	10.6	20,310	1,040	6.7	5,863	4,590	9.3	26,173
6,000 - 6,499	3,550	10.6	21,730	1,040	6.7	6,506	4,590	9.3	28,237
6,500 - 6,999	4,820	14.3	32,621	520	3.3	3,442	5,340	10.8	36,064
7,000 - 7,999	3,550	10.6	27,009	1,960	12.5	14,500	5,510	11.2	41,509
8,000 - 9,999	3,830	11.4	32,617	--	--	--	3,830	7.8	32,617
10,000 - 14,999	2,130	6.3	23,892	--	--	--	2,130	4.3	23,892
15,000 and over	--	--	--	390	2.5	7,392	390	0.8	7,392
Total Income	33,600	100.0	188,483	15,630	100.0	77,720	49,230	100.0	266,203
Mean Income			\$5,610			\$4,973			\$5,407

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-3 (Cont'd)

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Age Group - 45-54

Income Group	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	2,330	7.0	786	3,690	11.9	1,577	6,020	9.4	2,363
1,000 - 1,499	710	2.1	973	4,060	13.1	5,172	4,770	7.4	6,145
1,500 - 1,999	3,740	11.3	5,871	--	--	--	3,740	5.8	5,871
2,000 - 2,499	710	2.1	1,573	1,560	5.0	3,442	2,270	3.5	5,016
2,500 - 2,999	710	2.1	1,805	2,610	8.4	7,167	3,320	5.2	8,971
3,000 - 3,499	2,130	6.4	6,864	1,040	3.4	3,334	3,170	4.9	10,198
3,500 - 3,999	1,430	4.3	5,293	1,560	5.0	6,004	2,990	4.7	11,297
4,000 - 4,499	2,130	6.4	9,052	2,080	6.7	8,906	4,210	6.6	17,958
4,500 - 4,999	2,140	6.5	10,298	1,560	5.0	7,608	3,700	5.8	17,906
5,000 - 5,499	4,270	12.9	22,258	3,000	9.7	15,833	7,270	11.3	38,091
5,500 - 5,999	2,130	6.4	12,227	2,080	6.7	11,628	4,210	6.6	23,855
6,000 - 6,499	2,130	6.4	13,368	2,080	6.7	13,113	4,210	6.6	26,481
6,500 - 6,999	710	2.1	4,615	1,040	3.4	7,135	1,750	2.7	11,750
7,000 - 7,999	2,840	8.6	21,147	1,560	5.0	11,420	4,400	6.9	32,568
8,000 - 9,999	2,140	6.5	18,780	2,080	6.7	18,714	4,220	6.6	37,494
10,000 - 14,999	1,420	4.3	15,727	520	1.7	6,659	1,940	3.0	22,385
15,000 and over	1,430	4.3	25,376	520	1.7	8,039	1,950	3.0	33,415
Total Income	33,100	99.7	176,013	31,040	100.1	135,751	64,140	100.0	311,764
Mean Income			\$5,318			\$4,373			\$4,861

TABLE A-3 (Cont'd)

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Age Group - 55-64

Income Group	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	3,120	9.5	2,294	8,260	15.0	2,820	11,380	12.9	5,114
1,000 - 1,499	4,940	15.0	6,112	8,320	15.1	9,806	13,260	15.1	15,918
1,500 - 1,999	710	2.2	1,136	5,770	10.5	9,979	6,480	7.4	11,115
2,000 - 2,499	2,210	6.7	5,144	4,510	8.2	10,468	6,720	7.6	15,612
2,500 - 2,999	1,940	5.9	5,066	3,900	7.1	10,487	5,840	6.6	15,553
3,000 - 3,499	710	2.2	2,454	5,090	9.3	16,547	5,800	6.6	19,001
3,500 - 3,999	1,210	3.7	4,539	2,480	4.5	9,373	3,690	4.2	13,912
4,000 - 4,499	3,140	9.5	13,474	2,480	4.5	10,515	5,620	6.4	23,989
4,500 - 4,999	4,270	13.0	19,706	2,610	4.7	12,489	6,880	7.8	32,195
5,000 - 5,499	2,130	6.5	11,263	2,470	4.5	13,036	4,600	5.2	24,299
5,500 - 5,999	1,420	4.3	8,140	--	--	--	1,420	1.6	8,140
6,000 - 6,499	2,140	6.5	13,429	1,570	2.9	9,872	3,710	4.2	23,300
6,500 - 6,999	1,420	4.3	9,437	1,310	2.4	9,030	2,730	3.1	18,467
7,000 - 7,999	1,420	4.3	10,451	1,040	1.9	7,792	2,460	2.8	18,243
8,000 - 9,999	1,430	4.3	12,218	2,080	3.8	18,689	3,510	4.0	30,907
10,000 - 14,999	710	2.2	7,230	2,600	4.7	31,151	3,310	3.8	38,381
15,000 and over	--	--	--	520	0.9	8,060	520	0.6	8,060
Total Income	32,920	100.1	132,092	55,010	100.0	190,114	87,930	99.9	322,206
Mean Income			\$4,013			\$3,456			\$3,664

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-3 (Cont'd)

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Age Group - 65 and over

Income Group	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	3,550	7.3	2,793	16,850	16.3	12,485	20,400	13.4	15,278
1,000 - 1,499	15,100	31.3	18,741	40,040	38.7	50,173	55,140	36.3	68,914
1,500 - 1,999	7,510	15.5	13,176	14,430	14.0	24,820	21,940	14.5	37,997
2,000 - 2,499	2,940	6.1	6,744	8,260	8.0	18,340	11,200	7.4	25,084
2,500 - 2,999	4,450	9.2	12,418	1,970	1.9	5,348	6,420	4.2	17,766
3,000 - 3,499	1,510	3.1	4,657	6,970	6.7	22,408	8,480	5.6	27,065
3,500 - 3,999	3,400	7.0	12,502	4,940	4.8	18,644	8,340	5.5	31,146
4,000 - 4,499	1,720	3.6	7,209	1,970	1.9	8,480	3,690	2.4	15,688
4,500 - 4,999	4,670	9.7	21,995	920	0.9	4,516	5,590	3.7	26,512
5,000 - 5,499	510	1.1	2,565	2,230	2.2	11,775	2,740	1.8	14,340
5,500 - 5,999	--	--	--	1,180	1.1	6,923	1,180	0.8	6,923
6,000 - 6,499	1,220	2.5	7,597	800	0.8	4,986	2,020	1.3	12,583
6,500 - 6,999	710	1.5	4,907	--	--	--	710	0.5	4,907
7,000 - 7,999	510	1.1	3,813	1,310	1.3	9,905	1,820	1.2	13,718
8,000 - 9,999	--	--	--	1,170	1.1	10,164	1,170	0.8	10,164
10,000 - 14,999	510	1.1	5,151	400	0.4	4,071	910	0.6	9,222
15,000 and over	--	--	--	--	--	--	--	--	--
Total Income	48,310	100.1	124,268	103,440	100.1	213,039	151,750	100.0	337,307
Mean Income			\$2,572			\$2,060			\$2,223

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-3 (Cont'd)

Distribution of Unattached Individuals
by Income Size Groups, Age and Sex
Ontario 1967

Total Age Groups

Income Group	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	21,370	8.6	8,605	41,330	14.7	22,011	62,700	11.8	30,616
1,000 - 1,499	25,720	10.3	31,631	58,800	21.0	72,618	84,520	15.9	104,250
1,500 - 1,999	19,290	7.7	33,096	24,770	8.8	42,729	44,060	8.3	75,826
2,000 - 2,499	11,640	4.7	26,826	19,400	6.9	43,984	31,040	5.9	70,810
2,500 - 2,999	12,590	5.0	34,036	13,690	4.9	37,565	26,280	5.0	71,601
3,000 - 3,499	9,330	3.7	30,093	21,420	7.6	69,867	30,750	5.8	99,959
3,500 - 3,999	13,860	5.5	51,608	15,090	5.4	56,498	28,950	5.5	108,106
4,000 - 4,499	19,780	7.9	83,766	16,290	5.8	69,020	36,070	6.8	152,785
4,500 - 4,999	18,900	7.6	89,441	17,570	6.3	83,444	36,470	6.9	172,884
5,000 - 5,499	18,070	7.2	93,451	14,980	5.3	79,393	33,050	6.2	172,843
5,500 - 5,999	13,100	5.2	74,594	4,300	1.5	24,414	17,400	3.3	99,008
6,000 - 6,499	16,850	6.7	104,581	8,620	3.1	53,941	25,470	4.8	158,522
6,500 - 6,999	10,500	4.2	70,128	3,910	1.4	26,606	14,410	2.7	96,735
7,000 - 7,999	11,870	4.8	88,446	9,390	3.3	69,344	21,260	4.0	157,790
8,000 - 8,999	15,240	6.1	132,833	5,850	2.1	51,825	21,090	4.0	184,658
10,000 - 14,999	8,120	3.3	88,832	3,520	1.3	41,880	11,640	2.2	130,713
15,000 and over	3,570	1.4	67,557	1,430	0.5	23,492	5,000	0.9	91,049
Total Income	249,800	99.9	1,109,525	280,360	99.9	868,630	530,160	100.0	1,978,156
Mean Income			\$4,442			\$3,098			\$3,731

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Age Group - 24 and under

Income Groups	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	1,080	1.2	495	800	16.0	342	1,880	2.0	836
1,000 - 1,499	--	--	--	400	8.0	468	400	0.4	468
1,500 - 1,999	840	1.0	1,466	--	--	--	840	0.9	1,466
2,000 - 2,499	720	0.8	1,667	1,210	24.2	2,548	1,930	2.1	4,215
2,500 - 2,999	1,870	2.1	5,125	--	--	--	1,870	2.0	5,125
3,000 - 3,499	2,500	2.9	7,993	--	--	--	2,500	2.7	7,993
3,500 - 3,999	2,860	3.3	10,643	300	6.0	1,097	3,160	3.4	11,739
4,000 - 4,499	2,940	3.4	12,738	310	6.2	1,360	3,250	3.5	14,098
4,500 - 4,999	3,580	4.1	17,066	310	6.2	1,479	3,890	4.2	18,545
5,000 - 5,499	4,650	5.3	24,344	740	14.8	3,929	5,390	5.8	28,274
5,500 - 5,999	8,240	9.4	47,717	--	--	--	8,240	8.9	47,717
6,000 - 6,499	8,380	9.6	52,907	--	--	--	8,380	9.1	52,907
6,500 - 6,999	8,220	9.4	55,199	--	--	--	8,220	8.9	55,199
7,000 - 7,999	10,780	12.4	80,208	310	6.2	2,232	11,090	12.0	82,440
8,000 - 9,999	17,910	20.5	158,950	610	12.2	5,818	18,520	20.1	164,768
10,000 - 14,999	12,270	14.1	138,738	--	--	--	12,270	13.3	138,738
15,000 and over	360	0.4	6,150	--	--	--	360	0.4	6,150
Total Income	87,200	99.9	621,404	4,990	99.8	19,273	92,190	99.7	640,677
Mean Income			\$7,125			\$3,852			\$6,950

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4 (Cont'd)

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Age Group -25-34

Income Groups	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	3,630	1.1	283	1,420	9.7	144	5,050	1.4	427
1,000 - 1,499	1,080	0.3	1,298	1,110	7.6	1,281	2,190	0.6	2,579
1,500 - 1,999	2,280	0.7	3,954	400	2.7	670	2,680	0.8	4,624
2,000 - 2,499	4,000	1.2	9,105	1,110	7.6	2,345	5,110	1.4	11,450
2,500 - 2,999	4,280	1.3	11,888	710	4.9	1,890	4,990	1.4	13,778
3,000 - 3,499	4,860	1.4	15,974	1,010	6.9	3,431	5,870	1.7	19,405
3,500 - 3,999	6,770	2.0	25,707	710	4.9	2,662	7,480	2.1	28,369
4,000 - 4,499	7,030	2.1	29,939	2,030	13.9	8,785	9,060	2.5	38,724
4,500 - 4,999	11,440	3.4	54,936	1,520	10.4	7,205	12,960	3.6	62,141
5,000 - 5,499	26,220	7.7	138,381	600	4.1	3,132	26,820	7.5	141,513
5,500 - 5,999	18,300	5.4	105,093	620	4.2	3,657	18,920	5.3	108,750
6,000 - 6,499	22,760	6.7	142,140	1,010	6.9	6,411	23,770	6.7	148,552
6,500 - 6,999	23,870	7.0	160,469	720	4.9	4,884	24,590	6.9	165,353
7,000 - 7,999	55,540	16.3	415,088	610	4.2	4,500	56,150	15.8	419,588
8,000 - 9,999	66,320	19.4	594,237	700	4.8	6,432	67,020	18.8	600,670
10,000 - 14,999	69,130	20.3	803,649	310	2.1	3,299	69,440	19.5	806,948
15,000 and over	13,560	4.0	286,453	--	--	--	13,560	3.8	286,453
Total Income	341,070	100.3	2,798,594	14,590	99.8	60,729	355,660	99.8	2,859,323
Mean Income			\$8,205			\$4,162			\$8,040

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4 (Cont'd)

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Age Group 35 - 44

Income Groups	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	3,910	1.0	-4,175	2,260	13.4	725	6,170	1.5	-3,450
1,000 - 1,499	780	0.2	901	300	1.8	443	1,080	0.3	1,344
1,500 - 1,999	2,060	0.5	3,600	1,020	6.1	1,939	3,080	0.8	5,539
2,000 - 2,499	3,650	0.9	8,363	620	3.7	1,391	4,270	1.1	9,754
2,500 - 2,999	3,280	0.9	9,359	--	--	--	3,280	0.8	9,359
3,000 - 3,499	4,770	1.2	15,413	400	2.4	1,225	5,170	1.3	16,638
3,500 - 3,999	9,220	2.4	34,638	2,440	14.5	9,100	11,660	2.9	43,737
4,000 - 4,499	8,720	2.3	37,369	610	3.6	2,576	9,330	2.3	39,945
4,500 - 4,999	10,330	2.7	49,136	1,330	7.9	6,273	11,660	2.9	55,408
5,000 - 5,499	16,520	4.3	86,937	1,530	9.1	8,040	18,050	4.5	94,977
5,500 - 5,999	16,280	4.2	93,761	620	3.7	3,619	16,900	4.2	97,380
6,000 - 6,499	23,860	6.2	149,639	620	3.7	3,949	24,480	6.1	153,588
6,500 - 6,999	24,140	6.3	163,408	2,540	15.1	17,184	26,680	6.6	180,592
7,000 - 7,999	47,120	12.2	352,702	930	5.5	6,946	48,050	12.0	359,647
8,000 - 9,999	80,980	21.0	723,161	620	3.7	5,455	81,600	20.3	728,616
10,000 - 14,999	98,090	25.5	1,150,723	1,010	6.0	12,011	99,100	24.7	1,162,734
15,000 and over	31,030	8.1	642,633	--	--	--	31,030	7.7	642,633
Total Income	384,740	99.9	3,517,566	16,850	100.2	80,874	401,590	100.0	3,598,440
Mean Income			\$9,143			\$4,800			\$8,961

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4 (Cont'd)

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Age Group - 45-54

Income Groups	Male			Female			Both Sexes		Total Income \$000's
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	
Under \$1,000	4,990	1.5	-1,087	1,910	7.5	428	6,900	1.9	-659
1,000 - 1,499	--	--	--	--	--	--	--	--	--
1,500 - 1,999	2,130	0.6	3,889	800	3.1	1,386	2,930	0.8	5,275
2,000 - 2,499	3,930	1.2	9,027	1,920	7.6	4,198	5,850	1.6	13,225
2,500 - 2,999	3,080	0.9	8,444	600	2.4	1,586	3,680	1.0	10,031
3,000 - 3,499	4,650	1.4	15,285	2,750	10.8	8,814	7,400	2.1	24,100
3,500 - 3,999	4,450	1.3	16,420	1,010	4.0	3,750	5,460	1.5	20,169
4,000 - 4,499	8,640	2.6	36,708	1,320	5.2	5,680	9,960	2.8	42,389
4,500 - 4,999	6,930	2.1	33,061	310	1.2	1,408	7,240	2.4	34,469
5,000 - 5,499	13,090	4.0	68,211	1,820	7.2	9,559	14,910	4.2	77,769
5,500 - 5,999	13,380	4.1	77,709	2,450	9.6	14,295	15,830	4.5	92,004
6,000 - 6,499	16,880	5.1	105,536	2,050	8.1	12,844	18,930	5.3	118,381
6,500 - 6,999	15,720	4.8	105,456	1,630	6.4	11,115	17,350	4.9	116,571
7,000 - 7,999	30,420	9.2	227,870	2,350	9.2	17,655	32,770	9.2	245,524
8,000 - 9,999	59,620	18.1	531,938	1,220	4.8	11,077	60,840	17.1	543,016
10,000 - 14,999	99,040	30.0	1,209,013	2,660	10.6	32,309	101,700	28.6	1,241,322
15,000 and over	43,010	13.0	935,093	610	2.4	9,387	43,620	12.3	944,480
Total Income	329,960	99.9	3,382,573	25,410	100.1	145,492	355,370	100.2	3,528,065
Mean Income			\$10,252			\$5,726			\$9,928

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4 (Cont'd)

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Age Group - 55-64

Income Groups	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	4,880	2.2	2,247	1,200	6.6	344	6,080	2.6	2,590
1,000 - 1,499	2,080	1.0	2,444	400	2.2	421	2,480	1.0	2,865
1,500 - 1,999	2,940	1.3	5,306	1,230	6.8	2,271	4,170	1.8	7,577
2,000 - 2,499	3,990	1.8	9,102	1,200	6.6	2,736	5,190	2.2	11,838
2,500 - 2,999	4,670	2.1	12,807	1,200	6.6	3,368	5,870	2.5	16,175
3,000 - 3,499	4,360	2.0	13,995	700	3.9	2,290	5,060	2.1	16,285
3,500 - 3,999	8,340	3.8	30,852	2,040	11.3	7,760	10,380	4.4	38,612
4,000 - 4,499	12,910	5.9	54,958	300	1.7	1,283	13,210	5.6	56,241
4,500 - 4,999	6,110	2.8	28,984	1,430	7.9	6,849	7,540	3.2	35,833
5,000 - 5,499	10,730	4.9	56,137	430	2.4	2,253	11,160	4.7	58,390
5,500 - 5,999	11,850	5.4	68,374	1,560	8.6	9,040	13,410	5.7	77,415
6,000 - 6,499	11,400	5.2	70,461	310	1.7	1,932	11,710	5.0	72,393
6,500 - 6,999	9,750	4.5	65,890	400	2.2	2,744	10,150	4.3	68,633
7,000 - 7,999	22,010	10.1	165,023	2,030	11.2	15,557	24,040	10.2	180,581
8,000 - 9,999	32,650	15.0	289,433	2,040	11.3	18,200	34,690	14.7	307,634
10,000 - 14,999	40,290	18.5	476,703	1,320	7.3	16,073	41,610	17.6	492,776
15,000 and over	29,280	13.4	651,926	310	1.7	4,658	29,590	12.5	656,584
Total Income	218,240	99.9	2,004,642	18,100	100.0	97,779	236,340	100.1	2,102,421
Mean Income			\$9,186			\$5,402			\$8,896

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4 (Cont'd)

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Age Group - 65 and over

Income Groups	Male			Female			Both Sexes		
	Number	Total		Number	Total		Number	%	Total Income \$000's
		%	\$000's		%	\$000's			
Under \$1,000	3,610	2.0	2,041	400	1.0	367	4,010	1.8	2,408
1,000 - 1,499	5,700	3.1	7,322	2,030	5.1	2,454	7,730	3.5	9,776
1,500 - 1,999	11,380	6.3	20,645	2,400	6.0	3,988	13,780	6.2	24,633
2,000 - 2,499	13,250	7.3	30,514	3,600	9.0	8,288	16,850	7.6	38,802
2,500 - 2,999	26,800	14.7	73,240	800	2.0	2,142	27,600	12.4	75,382
3,000 - 3,499	15,130	8.3	48,960	1,640	4.1	5,242	16,770	7.6	54,201
3,500 - 3,999	13,370	7.4	49,742	2,800	7.0	10,518	16,170	7.3	60,261
4,000 - 4,499	11,060	6.1	47,212	1,600	4.0	6,875	12,660	5.7	54,087
4,500 - 4,999	10,500	5.8	49,705	1,610	4.0	7,920	12,110	5.5	57,625
5,000 - 5,499	13,190	7.3	69,367	2,710	6.8	14,531	15,900	7.2	83,899
5,500 - 5,999	7,310	4.0	41,964	1,610	4.0	9,211	8,920	4.0	51,176
6,000 - 6,499	5,030	2.8	31,626	1,600	4.0	10,043	6,630	3.0	41,670
6,500 - 6,999	4,100	2.3	27,733	1,910	4.8	12,994	6,010	2.7	40,728
7,000 - 7,999	9,790	5.4	73,428	1,500	3.7	10,975	11,290	5.1	84,403
8,000 - 9,999	7,860	4.3	69,440	4,040	10.1	36,570	11,900	5.4	106,010
10,000 - 14,999	15,670	8.6	196,736	6,730	16.8	80,328	22,400	10.1	277,064
15,000 and over	7,960	4.4	201,297	3,140	7.8	52,972	11,100	5.0	254,269
Total Income	181,710	100.1	1,040,974	40,120	100.2	275,419	221,830	100.1	1,316,394
Mean Income			\$5,729			\$6,865			\$5,934

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-4 (Cont'd)

Distribution of Families, 2 Plus
by Income Size Groups, Age and Sex of Head
Ontario 1967

Total Age Groups

Income Groups	Male			Female			Both Sexes		
	Number	%	Total Income \$000's	Number	%	Total Income \$000's	Number	%	Total Income \$000's
Under \$1,000	22,100	1.4	-197	7,990	6.7	2,350	30,090	1.8	2,153
1,000 - 1,499	9,640	0.6	11,965	4,240	3.5	5,067	13,880	0.8	17,031
1,500 - 1,999	21,630	1.4	38,860	5,850	4.9	10,254	27,480	1.7	49,114
2,000 - 2,499	29,540	1.9	67,777	9,660	8.0	21,507	39,200	2.4	89,284
2,500 - 2,999	43,980	2.9	120,864	3,310	2.8	8,986	47,290	2.8	129,851
3,000 - 3,499	36,270	2.4	117,620	6,500	5.4	21,002	42,770	2.6	138,622
3,500 - 3,999	45,010	2.9	168,000	9,300	7.7	34,886	54,310	3.3	202,887
4,000 - 4,499	51,300	3.3	218,924	6,170	5.1	26,560	57,470	3.5	245,484
4,500 - 4,999	48,890	3.2	232,887	6,510	5.4	31,134	55,400	3.3	264,021
5,000 - 5,499	84,400	5.5	443,377	7,830	6.5	41,444	92,230	5.5	484,821
5,500 - 5,999	75,360	4.9	434,619	6,860	5.7	39,823	82,220	4.9	474,442
6,000 - 6,499	88,310	5.7	552,310	5,590	4.7	35,179	93,900	5.6	587,489
6,500 - 6,999	85,800	5.6	578,155	7,200	6.0	48,920	93,000	5.6	627,076
7,000 - 7,999	175,660	11.4	1,314,318	7,730	6.4	57,864	183,390	11.0	1,372,183
8,000 - 9,999	265,340	17.2	2,367,160	9,230	7.7	83,554	274,570	16.5	2,450,714
10,000 - 14,999	334,490	21.7	3,975,562	12,030	10.0	144,020	346,520	20.8	4,119,582
15,000 and over	125,200	8.1	2,723,552	4,060	3.4	67,016	129,260	7.8	2,790,569
Total Income	1,542,920	100.1	13,365,754	120,060	99.9	679,566	1,662,980	99.9	14,045,321
Mean Income			\$8,663			\$5,660			\$8,446

Source: DBS Special Tabulations from Preliminary Tape SCF 1968

TABLE A-5

Quintile Distribution of
Non-Farm Families and Unattached Individuals
by Income Range, Ontario, 1954

<u>Quintile</u>	<u>Income Range</u> \$	<u>Average Income</u> \$	<u>Percentage Distribution</u>	<u>Cumulative</u>
<u>Unattached Individuals</u>				
1	0 - 549	284	3.1	3.1
2	550 - 1,099	828	9.1	12.2
3	1,100 - 2,049	1,527	16.8	29.0
4	2,050 - 2,899	2,445	27.0	56.0
5	2,900 +	3,981	44.0	100.0
Total		1,813	100.0	100.0
<u>Families</u>				
1	0 - 2,749	1,821	7.9	7.9
2	2,750 - 3,649	3,226	14.1	22.0
3	3,650 - 4,499	4,047	17.6	39.6
4	4,500 - 6,149	5,223	22.8	62.4
5	6,150 +	8,638	37.6	100.0
Total		4,591	100.0	100.0

TABLE A-6

Quintile Distribution of
Non-Farm Families and Unattached Individuals
by Income Range, Ontario, 1965

<u>Quintile</u>	<u>Income Range</u> \$	<u>Average Income</u> \$	<u>Percentage Distribution</u>	<u>Cumulative</u>
<u>Unattached Individuals</u>				
1	0 - 949	481	3.0	3.0
2	950 - 2,249	1,516	9.4	12.4
3	2,250 - 3,599	2,986	18.5	30.9
4	3,600 - 4,999	4,200	26.0	56.9
5	5,000 +	6,942	43.1	100.0
Total		3,225	100.0	100.0
<u>Families</u>				
1	0 - 4,149	2,596	7.1	7.1
2	4,150 - 5,949	5,107	14.0	21.1
3	5,950 - 7,499	6,660	18.3	39.4
4	7,500 - 9,799	8,595	23.6	63.0
5	9,800 +	13,492	37.0	100.0
Total		7,290	100.0	100.0

Quintile Distribution of Families and Unattached Individuals
by Income Range, Ontario, 1965

Quintile	Income Range \$	Average Income \$	Total Income (millions of \$)	Cumulative	Per Cent of Total Income	Cumulative
<u>Unattached Individuals</u>						
1	Less than 950	481	47.8	47.8	3.0	3.0
2	950 - 2,249	1,516	150.8	198.6	9.4	12.4
3	2,250 - 3,599	2,986	297.0	495.6	18.5	30.9
4	3,600 - 4,999	4,200	417.7	913.3	26.0	56.9
5	5,000 +	6,942	690.5	1,603.8	43.1	100.0
Totals		3,225	1,603.8		100.0	
<u>Families</u>						
1	Less than 4,000	2,445	765.3	765.3	6.8	6.8
2	4,000 - 5,849	5,016	1,570.0	2,335.3	14.0	20.8
3	5,850 - 7,449	6,584	2,060.8	4,396.1	18.3	39.1
4	7,450 - 9,649	8,501	2,660.8	7,056.9	23.7	62.8
5	9,650 +	13,374	4,186.1	11,243.0	37.2	100.0
Totals		7,184	11,243.0		100.0	

Source: Canada Dominion Bureau of Statistics - Income Distributions by Size in Canada, Ottawa Queen's Printer, 1968

TABLE A-8

Quintile Distribution of Families and Unattached Individuals
by Income Range, Ontario, 1967

Quintile	Income Range \$	Average Income \$	Total Income (millions of \$)	Cumulative	Per Cent of Total Income	Cumulative
<u>Unattached Individuals</u>						
1	Less than 1,250	780	82.7	82.7	4.2	4.2
2	1,250 - 2,349	1,675	177.5	260.2	9.0	13.2
3	2,350 - 4,149	3,271	346.7	606.9	17.5	30.7
4	4,150 - 5,799	4,831	512.1	1,119.0	25.9	56.6
5	5,800 +	8,105	859.1	1,978.1	43.4	100.0
Totals		3,731	1,978.1		100.0	
<u>Families</u>						
1	Less than 4,650	2,867	953.6	953.6	6.8	6.8
2	4,650 - 6,649	5,772	1,919.7	2,873.3	13.7	20.5
3	6,650 - 8,649	7,472	2,485.1	5,358.4	17.7	38.2
4	8,650 - 12,099	10,544	3,507.0	8,865.4	25.0	63.2
5	12,100 +	15,574	5,179.9	14,045.3	36.8	100.0
Totals		8,446	14,045.3		100.0	

Source: Based on DBS Special Tabulations of Distribution Unattached Individuals and Families by Income Size Groups, Ontario, 1967.

TABLE A-9

Quintile Distribution of Families and Unattached Individuals
by Income Range, Ontario, 1969 (Revised)

Quintile	Income Range \$	Average Income \$	Total Income (millions of \$)	Cumulative	Per Cent of Total Income	Cumulative
<u>Unattached Individuals</u>						
1	Less than 1,350	795	89.0	89.0	4.0	4.0
2	1,350 - 2,449	1,799	201.5	290.5	9.0	13.0
3	2,450 - 4,299	3,413	382.3	672.8	17.1	30.1
4	4,300 - 6,199	5,161	578.0	1,250.8	25.9	56.0
5	6,200 +	8,792	984.7	2,235.5	44.0	100.0
Totals		3,992	2,235.5		100.0	
<u>Families</u>						
1	Less than 5,150	3,219	1,133.1	1,133.1	6.7	6.7
2	5,150 - 7,149	6,206	2,184.5	3,317.6	13.0	19.7
3	7,150 - 9,149	8,168	2,875.1	6,192.7	17.1	36.8
4	9,150 - 12,549	10,585	3,725.9	9,918.6	22.2	59.0
5	12,550 +	19,542	6,878.8	16,797.4	41.0	100.0
Totals		9,544	16,797.4		100.0	

Source: Based on Estimated Distribution of Families and Unattached Individuals by Income, 1969
(Economic Planning Branch, 1969)

TABLE A-10

Quintile Distribution of
Non-Farm Families and Unattached Individuals
by Income Range, Canada , 1954

<u>Quintile</u>	<u>Income Range</u> \$	<u>Average Income</u> \$	<u>Percentage Distribution</u>	<u>Cumulative</u>
<u>Unattached Individuals</u>				
1	0 - 499	256	3.1	3.1
2	500 - 999	757	9.2	12.3
3	1,000 - 1,699	1,324	16.0	28.3
4	1,700 - 2,649	2,167	26.3	54.6
5	2,650 +	3,746	45.4	100.0
Total		1,650	100.0	
<u>Families</u>				
1	0 - 2,199	1,348	6.5	6.5
2	2,200 - 3,249	2,748	13.3	19.8
3	3,250 - 4,149	3,673	17.7	37.5
4	4,150 - 5,699	4,763	23.0	60.5
5	5,700 +	8,183	39.5	100.0
Total		4,143	100.0	

TABLE A-11

Quintile Distribution of
Non-Farm Families and Unattached Individuals
by Income Range, Canada, 1965

<u>Quintile</u>	<u>Income Range</u> \$	<u>Average Income</u> \$	<u>Percentage Distribution</u>	<u>Cumulative</u>
<u>Unattached Individuals</u>				
1	0 - 799	412	2.9	2.9
2	800 - 1,699	1,231	8.5	11.4
3	1,700 - 3,099	2,431	16.9	28.3
4	3,100 - 4,549	3,790	26.3	54.6
5	4,550 +	6,556	45.4	100.0
Total		2,884	100.0	
<u>Families</u>				
1	0 - 3,499	2,193	6.6	6.6
2	3,500 - 5,249	4,443	13.3	19.9
3	5,250 - 6,799	6,031	18.1	38.0
4	6,800 - 9,249	7,912	23.7	61.7
5	9,250 +	12,766	38.3	100.0
Total		6,669	100.0	

TABLE A-12

Quintile Distribution of
Families and Unattached Individuals
by Income Range, Canada, 1965

<u>Quintile</u>	<u>Income Range</u> \$	<u>Average Income</u> \$	<u>Percentage Distribution</u>	<u>Cumulative</u>
<u>Unattached Individuals</u>				
1	0 - 799	410	2.9	2.9
2	800 - 1,699	1,221	8.5	11.4
3	1,700 - 3,099	2,406	16.7	28.1
4	3,100 - 4,549	3,776	26.3	54.4
5	4,550 +	6,552	45.6	100.0
Total		2,873	100.0	
<u>Families</u>				
1	0 - 3,299	2,038	6.2	6.2
2	3,300 - 5,149	4,286	13.1	19.3
3	5,150 - 6,699	5,906	18.1	37.4
4	6,700 - 9,099	7,786	23.8	61.2
5	9,100 +	12,664	38.8	100.0
Total		6,536	100.0	

TABLE A-13

Quintile Distribution of
Families and Unattached Individuals
by Income Range, Canada, 1967

<u>Quintile</u>	<u>Income Range</u> \$	<u>Average Income</u> \$	<u>Percentage Distribution</u>	<u>Cumulative</u>
<u>Unattached Individuals</u>				
1	0 - 1,099	593	3.6	3.6
2	1,100 - 1,849	1,404	8.6	12.2
3	1,850 - 3,449	2,609	16.0	28.2
4	3,450 - 5,249	4,297	26.4	54.6
5	5,250 +	7,402	45.4	100.0
Total		3,261	100.0	
<u>Families</u>				
1	0 - 3,899	2,449	6.4	6.4
2	3,900 - 5,949	4,974	13.1	19.5
3	5,950 - 7,799	6,843	18.0	37.5
4	8,000 -10,799	9,066	23.9	61.4
5	10,800 +	14,648	38.6	100.0
Total		7,596	100.0	

TABLE A-14

Total Income by Size for the Non-Farm Population
15 Years of Age and Over, By Sex and Schooling
Ontario, 1961

- Number -

	No Schooling	Elementary	High School 1-3 Years	High School 4-5 Years	Some University	University Degree	Total
MALES							
Total	16,354	739,999	575,491	319,500	72,420	96,420	1,820,184
Under \$500	1,215	29,905	38,437	17,748	4,218	1,300	92,823
\$ 500 - 999	5,246	65,402	21,182	13,269	6,254	2,247	113,600
1,000 - 1,499	1,692	48,972	18,323	7,952	4,399	2,350	83,688
1,500 - 1,999	1,147	45,517	18,538	7,516	2,510	1,617	76,845
2,000 - 2,499	1,095	55,232	26,470	11,269	2,042	1,544	97,652
2,500 - 2,999	899	57,679	29,883	13,351	2,314	1,690	105,816
3,000 - 3,499	1,239	81,583	48,582	23,209	3,695	2,471	160,779
3,500 - 3,999	701	74,914	51,387	23,085	3,928	2,479	156,494
4,000 - 4,499	633	76,776	62,329	28,837	4,778	3,115	176,468
4,500 - 4,999	303	52,634	50,911	26,293	4,304	3,243	137,688
5,000 - 4,999	387	66,422	77,045	49,835	8,654	8,521	210,864
6,000 - 9,999	347	44,580	65,645	64,491	16,363	35,674	227,100
10,000 +	168	9,640	12,039	18,914	6,464	29,043	76,268
FEMALES							
Total	17,596	690,702	669,835	421,874	49,703	37,866	1,887,576
Under \$500	1,611	82,814	93,427	59,864	8,280	6,068	252,064
\$ 500 - 999	4,953	123,295	59,949	33,306	4,751	2,897	229,151
1,000 - 1,499	1,031	53,887	40,233	21,998	2,368	1,787	121,304
1,500 - 1,999	527	38,112	34,955	18,008	1,880	1,220	94,702
2,000 - 2,499	292	32,778	42,096	26,218	2,021	1,192	104,597
2,500 - 2,999	222	18,163	34,055	26,258	2,045	981	81,724
3,000 - 3,499	171	12,639	28,242	30,474	3,309	1,668	76,503
3,500 - 3,999	73	5,947	14,131	20,413	2,765	1,476	44,805
4,000 - 4,999	67	5,410	11,334	18,861	3,537	3,030	42,239
5,000 +	116	4,908	7,430	14,975	4,404	7,883	39,716

Source: Census of Canada. (98-501), Volume IV, Table A-9, 1961.

TABLE A-15

Total Income by Size for Non-Farm Population
15 Years of Age and Over, By Sex and Schooling
Ontario, 1961

- Per Cent -

	No Schooling	Elementary	High School 1-3 Years	High School 4-5 Years	Some University	University Degree	Total
MALES							
Total	0.9	40.7	31.6	17.6	4.0	5.3	100.1
Under \$500	1.3	32.2	41.4	19.1	4.5	1.4	99.9
\$ 500 - 999	4.6	57.5	18.6	11.7	5.5	2.0	99.9
1,000 - 1,499	2.0	58.5	21.9	9.5	5.3	2.8	100.0
1,500 - 1,999	1.5	59.2	24.1	9.8	3.3	2.1	100.0
2,000 - 2,499	1.1	56.6	27.1	11.5	2.1	1.6	100.0
2,500 - 2,999	0.8	54.5	28.2	12.6	2.2	1.6	99.9
3,000 - 3,499	0.8	50.7	30.2	14.4	2.3	1.5	99.9
3,500 - 3,999	0.4	47.9	32.8	14.8	2.5	1.6	100.0
4,000 - 4,499	0.4	43.5	35.3	16.3	2.7	1.8	100.0
4,500 - 4,999	0.2	38.2	37.0	19.1	3.1	2.4	100.0
5,000 - 5,999	0.2	31.5	36.5	23.6	4.1	4.0	99.9
6,000 - 9,999	0.2	19.6	28.9	28.4	7.2	15.7	100.0
10,000 +	0.2	12.6	15.8	24.8	8.5	38.1	100.0
FEMALES							
Total	0.9	36.6	35.5	22.4	2.6	2.0	100.0
Under \$500	0.6	32.9	37.1	23.7	3.3	2.4	100.0
\$ 500 - 999	2.2	53.8	26.2	14.5	2.1	1.3	100.1
1,000 - 1,499	0.8	44.4	33.2	18.1	2.0	1.5	100.0
1,500 - 1,999	0.6	40.2	36.9	19.0	2.0	1.3	100.0
2,000 - 2,499	0.3	31.3	40.2	25.1	1.9	1.1	99.9
2,500 - 2,999	0.3	22.2	41.7	32.1	2.5	1.2	100.0
3,000 - 3,499	0.2	16.5	36.9	39.8	4.3	2.2	99.9
3,500 - 3,999	0.2	13.3	31.5	45.6	6.2	3.3	100.1
4,000 - 4,999	0.2	12.8	26.8	44.7	8.4	7.2	100.1
5,000 +	0.3	12.4	18.7	37.7	11.1	19.8	100.0

Source: Census of Canada. (98-501), Volume IV, Table A-9, 1961 (Computed in the Economic Planning Branch)

TABLE A-16

Sources of Income of the Non-Farm Population
15 Years of Age and Over, By Income Range and Sex,
Ontario, 1961

- Millions of Dollars -

MALES											
		Wages & Salaries	Income From Self-Employment	Family Allowance	Old Age Pension	Other Gov't. Income	Retirement Pension	Interest & Dividends	Other Investment Income	Other Income	Total
	Total	5,925.0	785.0	141.0	77.0	102.0	89.0	134.0	140.0	30.0	7,423.0
	Under \$500	15.1	-0.1	2.0	0.3	0.9	0.5	1.6	0.3	0.2	20.8
	500 - 999	34.6	2.5	2.1	29.5	7.1	1.6	1.8	1.6	0.6	81.4
	1,000 - 1,499	54.4	6.0	2.4	14.1	9.3	7.5	3.3	3.7	1.0	101.7
	1,500 - 1,999	79.4	9.2	3.2	8.7	13.5	9.5	3.2	4.6	1.2	132.5
	2,000 - 2,499	157.4	17.7	5.0	5.7	11.2	9.4	3.5	5.4	1.3	216.6
	2,500 - 2,999	224.6	23.7	6.9	4.4	9.6	8.1	3.8	5.0	1.3	287.4
	3,000 - 3,499	440.0	36.1	11.1	3.4	8.4	7.3	4.1	5.2	1.4	517.0
	3,500 - 3,999	507.6	33.0	13.8	2.5	7.8	5.8	4.3	6.1	1.3	582.2
	4,000 - 4,499	659.8	40.7	17.6	1.6	6.1	4.8	4.7	6.1	1.4	742.8
	4,500 - 4,999	581.9	29.0	15.3	1.3	5.2	4.0	4.9	6.7	1.1	649.4
	5,000 - 5,999	1,001.3	65.3	25.5	1.6	7.5	6.9	9.9	13.5	2.3	1,133.8
	6,000 - 9,999	1,372.1	161.0	27.7	2.7	11.0	14.6	23.0	31.0	6.3	1,649.4
	10,000 +	796.4	361.4	8.7	1.6	4.1	9.4	65.6	51.0	10.1	1,308.3
FEMALES											
	Total	1,382.7	74.8	7.4	99.1	55.3	25.8	99.0	98.8	31.0	1,873.9
	Under \$500	28.9	1.2	1.6	2.0	2.8	0.4	8.0	3.1	1.0	49.0
	500 - 999	59.4	3.4	0.9	65.6	12.4	1.9	7.3	8.0	2.4	161.3
	1,000 - 1,499	91.3	4.9	0.9	13.4	12.2	3.4	6.9	9.0	3.7	145.7
	1,500 - 1,999	119.0	5.1	0.9	6.4	9.2	3.5	6.0	8.3	3.2	161.6
	2,000 - 2,499	192.3	6.2	1.0	3.9	7.0	3.3	6.1	7.5	2.8	230.1
	2,500 - 2,999	189.9	6.0	0.7	2.3	2.9	2.6	7.3	6.0	2.1	219.8
	3,000 - 3,499	217.5	6.6	0.5	1.4	1.9	2.3	5.3	6.0	2.0	243.5
	3,500 - 3,999	145.5	4.5	0.3	0.9	1.2	1.8	4.7	4.4	1.7	165.0
	4,000 - 4,499	96.9	4.2	0.2	0.7	1.1	1.4	4.6	4.3	1.6	115.0
	4,500 - 4,999	56.0	2.2	0.1	0.5	0.8	1.0	3.3	3.4	1.2	68.5
	5,000 - 5,999	67.2	4.8	0.1	0.6	0.9	1.8	5.9	6.0	1.6	88.9
	6,000 - 9,999	81.5	10.8	0.1	0.9	1.3	1.8	12.6	12.1	4.0	125.1
	10,000 +	37.3	14.9	0.1	0.5	1.6	0.6	21.0	20.7	3.7	100.4

Sources of Income of the Non-Farm Population
15 Years of Age and Over, By Income Range and Sex,
Ontario, 1961

- Per Cent -

	Income		Family Allowance	Old Age Pension	Other Gov't. Income	Retirement Pension	Interest & Dividends	Other Investment Income	Other Income	Total
	Wages & Salaries	From Self-Employment								
MALES										
Total	79.8	10.6	1.9	1.0	1.4	1.2	1.8	1.9	0.4	100.0
Under \$500	72.6	-0.5	9.6	1.4	4.3	2.4	7.7	1.4	1.0	99.9
500 - 999	42.5	3.1	2.6	36.2	8.7	2.0	2.2	2.0	0.7	100.0
1,000 - 1,499	53.5	5.9	2.4	13.9	9.1	7.4	3.2	3.6	1.0	100.0
1,500 - 1,999	59.9	6.9	2.4	6.6	10.2	7.2	2.4	3.5	0.9	100.0
2,000 - 2,499	72.7	8.2	2.3	2.6	5.2	4.3	1.6	2.5	0.6	100.0
2,500 - 2,999	78.1	8.2	2.4	1.5	3.3	2.8	1.3	1.7	0.5	99.8
3,000 - 3,499	85.1	7.0	2.1	0.7	1.6	1.4	0.8	1.0	0.3	100.0
3,500 - 3,999	87.2	5.7	2.4	0.4	1.3	1.0	0.7	1.0	0.2	99.9
4,000 - 4,499	88.8	5.5	2.4	0.2	0.8	0.6	0.6	0.8	0.2	99.9
4,500 - 4,999	89.6	4.5	2.4	0.2	0.8	0.6	0.8	1.0	0.2	100.1
5,000 - 5,999	88.3	5.8	2.2	0.1	0.7	0.6	0.9	1.2	0.2	100.0
6,000 - 9,999	83.2	9.8	1.7	0.2	0.7	0.9	1.4	1.9	0.4	100.2
10,000 +	60.9	27.6	0.7	0.1	0.3	0.7	5.0	3.9	0.8	100.0
FEMALES										
Total	73.8	4.0	0.4	5.3	3.0	1.4	5.3	5.3	1.7	100.2
Under \$500	59.0	2.4	3.3	4.1	5.7	0.8	16.3	6.3	2.0	99.9
500 - 999	36.8	2.1	0.6	40.7	7.7	1.2	4.5	5.0	1.5	100.1
1,000 - 1,499	62.7	3.4	0.6	9.2	8.4	2.3	4.7	6.2	2.5	100.0
1,500 - 1,999	73.6	3.2	0.6	4.0	5.7	2.2	3.7	5.1	2.0	100.1
2,000 - 2,499	83.6	2.7	0.4	1.7	3.0	1.4	2.7	3.3	1.2	100.0
2,500 - 2,999	86.4	2.7	0.3	1.0	1.3	1.2	3.3	2.7	1.0	99.9
3,000 - 3,499	89.3	2.7	0.2	0.6	0.8	0.9	2.2	2.5	0.8	100.0
3,500 - 3,999	88.2	2.7	0.2	0.5	0.7	1.1	2.8	2.7	1.0	99.9
4,000 - 4,499	84.3	3.7	0.2	0.6	1.0	1.2	4.0	3.7	1.4	100.1
4,500 - 4,999	81.8	3.2	0.1	0.7	1.2	1.5	4.8	5.0	1.8	100.1
5,000 - 5,999	75.6	5.4	0.1	0.7	1.0	2.0	6.6	6.7	1.8	99.9
6,000 - 9,999	65.1	8.6	0.1	0.7	1.0	1.4	10.1	9.7	3.2	99.9
10,000 +	37.2	14.8	0.1	0.5	1.6	0.6	20.9	20.7	3.7	100.1

Source: Census of Canada. (98-525), Bulletin SX-11, 1961.

TABLE A-18
FAMILY BENEFITS

SCHEDULE

MONTHLY PRE-ADDED BUDGETS

(April, 1970)

No. of Children	16 years and over	10-15 years	0-9 years	One Adult Person	Two Adult Persons
0	0	0	0	\$ 68.00	\$109.00
1	0	0	1	100.00	131.00
	0	1	0	108.00	139.00
	1	0	0	117.00	147.00
2	0	0	2	122.00	158.00
	0	1	1	130.00	166.00
	0	2	0	138.00	174.00
	1	0	1	138.00	174.00
	1	1	0	142.00	178.00
	2	0	0	152.00	188.00
3	0	0	3	149.00	185.00
	0	1	2	157.00	193.00
	0	2	1	165.00	201.00
	0	3	0	173.00	209.00
	1	0	2	165.00	201.00
	1	1	1	173.00	209.00
	1	2	0	181.00	217.00
	2	0	1	179.00	215.00
	2	1	0	187.00	223.00
	3	0	0	193.00	229.00
4	0	0	4	176.00	212.00
	0	1	3	184.00	220.00
	0	2	2	192.00	228.00
	0	3	1	200.00	236.00
	0	4	0	208.00	244.00
	1	0	3	192.00	228.00
	1	1	2	200.00	236.00
	1	2	1	208.00	244.00
	1	3	0	216.00	252.00
	2	0	2	206.00	242.00
	2	1	1	214.00	250.00
	2	2	0	222.00	258.00
	3	0	1	220.00	256.00
	3	1	0	228.00	264.00
	4	0	0	234.00	270.00

TABLE A-18 (Cont'd)

5	0	0	5	203.00	238.00
	0	1	4	211.00	246.00
	0	2	3	219.00	254.00
	0	3	2	227.00	262.00
	0	4	1	235.00	270.00
	0	5	0	243.00	278.00
	1	0	4	219.00	254.00
	1	1	3	227.00	262.00
	1	2	2	235.00	270.00
	1	3	1	243.00	278.00
	1	4	0	251.00	286.00
	2	0	3	233.00	268.00
	2	1	2	241.00	276.00
	2	2	1	249.00	284.00
	2	3	0	257.00	292.00
	3	0	2	247.00	282.00
	3	1	1	255.00	290.00
	3	2	0	263.00	298.00
	4	0	1	261.00	296.00
	4	1	0	269.00	304.00
	5	0	0	275.00	310.00
6*	0	0	6	229.00	264.00
	0	1	5	237.00	272.00
	0	2	4	245.00	280.00
	0	3	3	253.00	288.00
	0	4	2	261.00	296.00
	0	5	1	269.00	304.00
	0	6	0	277.00	312.00
	1	0	5	245.00	280.00
	1	1	4	253.00	288.00
	1	2	3	261.00	296.00
	1	3	2	269.00	304.00
	1	4	1	277.00	312.00
	1	5	0	285.00	320.00
	2	0	4	259.00	294.00
	2	1	3	267.00	302.00
	2	2	2	275.00	310.00
	2	3	1	283.00	318.00
	2	4	0	291.00	326.00
	3	0	3	273.00	308.00
	3	1	2	281.00	316.00
	3	2	1	289.00	324.00
	3	3	0	297.00	332.00
	4	0	2	287.00	322.00
	4	1	1	295.00	330.00
	4	2	0	303.00	338.00
	5	0	1	301.00	336.00
	5	1	0	309.00	344.00
	6	0	0	315.00	350.00

*For each child in the family in excess of 6, add to the appropriate amount set out in the Schedule for a family of 6 children as follows:

- (a) 16 years and over \$40
- (b) 10 - 15 years \$34
- (c) 0 - 9 years \$26

TABLE A-19

GENERAL WELFARE ASSISTANCE

SCHEDULE

MONTHLY PRE-ADDED BUDGETS

(April, 1970)

No. of Children	16 years and over	10-15 years	0-9 years	One Adult Person	Two Adult Persons
0	0	0	0	\$ 50.00	\$ 90.00
1	0	0	1	81.00	111.00
	0	1	0	89.00	119.00
	1	0	0	97.00	127.00
2	0	0	2	102.00	137.00
	0	1	1	110.00	145.00
	0	2	0	118.00	153.00
	1	0	1	118.00	153.00
	1	1	0	122.00	157.00
	2	0	0	132.00	167.00
3	0	0	3	128.00	163.00
	0	1	2	136.00	171.00
	0	2	1	144.00	179.00
	0	3	0	152.00	187.00
	1	0	2	144.00	179.00
	1	1	1	152.00	187.00
	1	2	0	160.00	195.00
	2	0	1	158.00	193.00
	2	1	0	166.00	201.00
	3	0	0	172.00	207.00
4	0	0	4	154.00	189.00
	0	1	3	162.00	197.00
	0	2	2	170.00	205.00
	0	3	1	178.00	213.00
	0	4	0	186.00	221.00
	1	0	3	170.00	205.00
	1	1	2	178.00	213.00
	1	2	1	186.00	221.00
	1	3	0	194.00	229.00
	2	0	2	184.00	219.00
	2	1	1	192.00	227.00
	2	2	0	200.00	235.00
	3	0	1	198.00	233.00
	3	1	0	206.00	241.00
	4	0	0	212.00	247.00

TABLE A-19 (Cont'd)

5	0	0	5	180.00	215.00
	0	1	4	188.00	223.00
	0	2	3	196.00	231.00
	0	3	2	204.00	239.00
	0	4	1	212.00	247.00
	0	5	0	220.00	255.00
	1	0	4	196.00	231.00
	1	1	3	204.00	239.00
	1	2	2	212.00	247.00
	1	3	1	220.00	255.00
	1	4	0	228.00	263.00
	2	0	3	210.00	245.00
	2	1	2	218.00	253.00
	2	2	1	226.00	261.00
	2	3	0	234.00	269.00
	3	0	2	224.00	259.00
	3	1	1	232.00	267.00
	3	2	0	240.00	275.00
	4	0	1	238.00	273.00
	4	1	0	246.00	281.00
	5	0	0	252.00	287.00
6	0	0	6	206.00	241.00
	0	1	5	214.00	249.00
	0	2	4	222.00	257.00
	0	3	3	230.00	265.00
	0	4	2	238.00	273.00
	0	5	1	246.00	281.00
	0	6	0	254.00	289.00
	1	0	5	222.00	257.00
	1	1	4	230.00	265.00
	1	2	3	238.00	273.00
	1	3	2	246.00	281.00
	1	4	1	254.00	289.00
	1	5	0	262.00	297.00
	2	0	4	237.00	271.00
	2	1	3	244.00	279.00
	2	2	2	252.00	287.00
	2	3	1	260.00	295.00
	2	4	0	268.00	303.00
	3	0	3	250.00	285.00
	3	1	2	258.00	293.00
	3	2	1	266.00	301.00
	3	3	0	274.00	309.00
	4	0	2	264.00	299.00
	4	1	1	272.00	307.00
	4	2	0	280.00	315.00
	5	0	1	278.00	313.00
	5	1	0	286.00	321.00
	6	0	0	292.00	327.00

*For each child in the family in excess of 6, add to the appropriate amount set out in the Schedule for a family of 6 children as follows:

- (a) 16 years and over \$40.00
- (b) 10 - 15 years \$34.00
- (c) 0 - 9 years \$26.00

HC/120/.P6/.I52/1970
Ontario. Department of Tre
Incomes in Ontario :
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